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CITY OF LEMON GROVE  
HOUSING ELEMENT

1999-2004

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Adopted by the City of Lemon Grove City Council on June 4, 2002

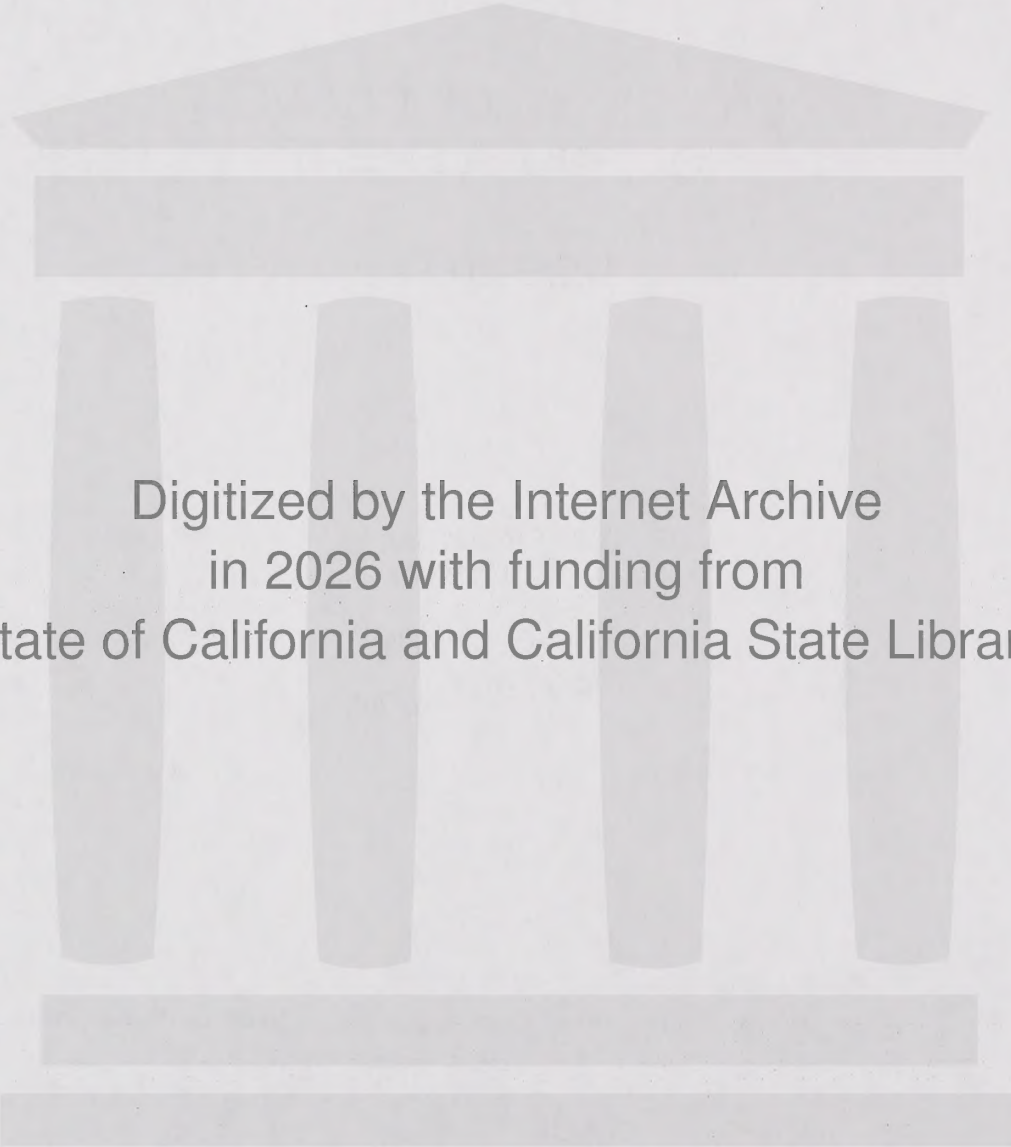
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## Lemon Grove City Council

Mary Teresa Sessom, Mayor

Thomas Clabby, Mayor Pro Tem

Mary England, Council Member

Jill Greer, Council Member

Jerry Jones, Council Member





RESOLUTION NO. 2224

A RESOLUTION OF THE CITY COUNCIL OF THE CITY OF LEMON GROVE,  
CALIFORNIA ADOPTING GENERAL PLAN AMENDMENT (GPA01-03) TO  
AMEND THE HOUSING ELEMENT OF THE CITY OF LEMON GROVE  
GENERAL PLAN AND ADOPTING THE NEGATIVE DECLARATION OF  
ENVIRONMENTAL IMPACT (ND01-14)

---

WHEREAS, the City began the process of updating the Housing Element of the General Plan pursuant to Section 65588 of the Government Code in November of 1998; and

WHEREAS, a Negative Declaration of Environmental Impact regarding General Plan Amendment GPA01-03 will be filed subsequent to its adoption and the approval of the proposed project by the City Council; and

WHEREAS, the Planning Commission duly noticed and held a public hearing to consider the amendment of the Housing Element of the Lemon Grove General Plan on April 10, 2002; and

WHEREAS, ON April 10, 2002, the Planning Commission found that the contents of this Draft Housing Element are consistent with the goals and policies of all elements of the General Plan; accepted the negative declaration of environmental impact and recommend that the City Council approve General Plan Amendment GPA 01-03 to adopt the Draft Housing Element; and

WHEREAS, the City Council duly noticed and held a public hearing to consider the recommendation of the Planning Commission to amend of the Housing Element of the Lemon Grove General Plan on June 4, 2002; and

WHEREAS, the City Council finds that workshop notices, and a notice stating that the draft Housing Element was available for review, were sent to various community stakeholders, including neighborhood leaders, local churches, community groups, service groups, business leaders, senior centers, and nonprofit service providers.

WHEREAS, the City Council finds that the City held workshops with the Planning Commission, the City Council and the public during the preparation of the 1999-2004 Housing Element; and

WHEREAS, the City received comments regarding the adequacy of the Draft Housing Element from the State Department of Housing and Community Development (HCD) and revised the draft document to address these comments; and

WHEREAS, the City Council has received the Planning Commission's recommendation to approve the proposed General Plan Amendment (GPA01-03) to amend the Housing Element of the City of Lemon Grove General Plan by resolution pursuant to Section 18.04.070 of the Development Code.

WHEREAS, the City Council finds that the contents of this Draft Housing Element are consistent with the goals and policies of all elements of the General Plan.

NOW, THEREFORE, BE IT RESOLVED by the City Council of the City of Lemon Grove that the Negative Declaration of Environmental Impact ND01-14 and the following amendment to the General Plan is hereby adopted:

SECTION 1. Amend the Housing Element of the City of Lemon Grove General Plan as identified in "Exhibit A".

////

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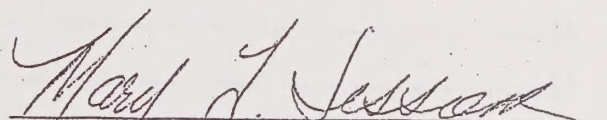
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PASSED AND ADOPTED by the City Council of the City of Lemon Grove, California  
on June 4, 2002 by the following vote:

COUNCILMEMBERS

|                    | AYES                                | NOES                     | ABSTAIN                  | ABSENT                   |
|--------------------|-------------------------------------|--------------------------|--------------------------|--------------------------|
| Mary Teresa Sessom | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Thomas Clabby      | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Mary England       | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Jill Greer         | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Jerry Jones        | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

  
MARY TERESA SESSOM, Mayor

Attest:

  
CHRISTINE TAUB, Finance Director/City Clerk

CERTIFICATION OF CITY CLERK

I, Christine Taub, City Clerk of the City of Lemon Grove, California do hereby  
certify the foregoing to be a true and exact copy of Resolution No. 2224 duly passed and  
adopted by the City Council of said City on the date and by the vote therein recited.

\_\_\_\_\_  
CHRISTINE TAUB, Finance Director/City Clerk





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## Executive Summary

The Planning Department for the City of Los Angeles, Office of the City Planner, prepared this report for the City Council, July 1, 1998 to June 30, 1999.

### Background Information

Incorporated in 1850, the City of Los Angeles is located in Southern California. The City has a population of approximately 3.8 million people, making it the second largest city in the United States. The city is located in the San Gabriel Valley, which is a part of the Los Angeles River. The city is located in the San Gabriel Valley, which is a part of the Los Angeles River. The city is located in the San Gabriel Valley, which is a part of the Los Angeles River.

### Needs Assessment

The City of Los Angeles is a large, diverse city with a wide range of needs. The city is located in the San Gabriel Valley, which is a part of the Los Angeles River. The city is located in the San Gabriel Valley, which is a part of the Los Angeles River. The city is located in the San Gabriel Valley, which is a part of the Los Angeles River.

### Key Findings and Recommendations

- 1. The City of Los Angeles is a large, diverse city with a wide range of needs. The city is located in the San Gabriel Valley, which is a part of the Los Angeles River. The city is located in the San Gabriel Valley, which is a part of the Los Angeles River. The city is located in the San Gabriel Valley, which is a part of the Los Angeles River.
- 2. The City of Los Angeles is a large, diverse city with a wide range of needs. The city is located in the San Gabriel Valley, which is a part of the Los Angeles River. The city is located in the San Gabriel Valley, which is a part of the Los Angeles River. The city is located in the San Gabriel Valley, which is a part of the Los Angeles River.
- 3. The City of Los Angeles is a large, diverse city with a wide range of needs. The city is located in the San Gabriel Valley, which is a part of the Los Angeles River. The city is located in the San Gabriel Valley, which is a part of the Los Angeles River. The city is located in the San Gabriel Valley, which is a part of the Los Angeles River.
- 4. The City of Los Angeles is a large, diverse city with a wide range of needs. The city is located in the San Gabriel Valley, which is a part of the Los Angeles River. The city is located in the San Gabriel Valley, which is a part of the Los Angeles River. The city is located in the San Gabriel Valley, which is a part of the Los Angeles River.

### Conclusion

- 1. The City of Los Angeles is a large, diverse city with a wide range of needs. The city is located in the San Gabriel Valley, which is a part of the Los Angeles River. The city is located in the San Gabriel Valley, which is a part of the Los Angeles River. The city is located in the San Gabriel Valley, which is a part of the Los Angeles River.

### Appendix

- 1. The City of Los Angeles is a large, diverse city with a wide range of needs. The city is located in the San Gabriel Valley, which is a part of the Los Angeles River. The city is located in the San Gabriel Valley, which is a part of the Los Angeles River. The city is located in the San Gabriel Valley, which is a part of the Los Angeles River.

EXECUTIVE  
SUMMARY





## Executive Summary

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The Housing Element for the City of Lemon Grove is an element of the City's General Plan. It covers the time period of July 1, 1999 to June 30, 2004.

### Background Information

Incorporated in 1977, Lemon Grove is the third smallest jurisdiction in the San Diego region in population (25,317 in 1998) and geographic size (3.9 square miles). Its western and southern boundaries are adjacent to some of the oldest and most suburban parts of the City of San Diego. On the north is the City of La Mesa, and its eastern border adjoins a portion of the unincorporated area of San Diego County known as Spring Valley.

### Needs Assessment

According to SANDAG's 2020 Cities/County Forecast, Lemon Grove is expected to gain 2,570 new residents and 776 new households between 1998 and 2005. The characteristics of the City's population, housing, and employment that affect its housing goals, policies and programs include:

#### Population/Household Characteristics

- A smaller percentage of residents in the age groups of 20-34 years than in the region.
- A diverse ethnic breakdown of 57 percent White, 11 percent Black, 25 percent Hispanic, and 7 percent Asian/Other.
- A median household income of \$40,856, slightly lower than the region.
- Elderly households account for 12 percent of Lemon Grove's residents, and tend to have lower incomes than that regionwide.

#### Land Use Characteristics

- A small supply (25 acres) of vacant developable residential land.

#### Employment Characteristics

- An employment base that consists mainly of retail sector and service sector jobs.



## Housing Stock Characteristics

- Low rates of housing construction because of the limited availability of vacant land.
- A large percentage (73 %) of single family homes.
- An older housing stock, with 49 percent of the housing units built before 1960.
- A higher rate of homeownership than in the region.
- A median housing price of \$139,000, \$56,500 lower than in the region.
- Lower rents than in the region.
- Extremely low vacancy rates.

## Assisted Housing Units at Risk of Converting to Market Rate Rents

Three assisted housing developments are at-risk of conversion to market rate housing during the housing element cycle.

## Housing Goals

The primary goal of the City of Lemon Grove is to ensure that decent, safe housing is available at a cost that is affordable to all current and future residents of this community. To this end the City will strive to maintain a reasonable balance between rental and ownership housing opportunities and to encourage a variety of individual choices of tenure, type, and location of housing throughout the community.

To achieve this goal, the City has defined the following sub-goals:

Goal 1: Maintain and enhance the quality of residential neighborhoods in Lemon Grove.

Goal 2: Provide programs for the development and preservation of lower and moderate-income housing.

Goal 3: Encourage the adequate provision of housing in a variety of costs, types, styles, locations, and tenures to meet the existing and future needs of Lemon Grove residents.

Goal 4: Provide increased opportunities for home ownership.

Goal 5: Promote equal opportunity for all residents to reside in housing of their choice.

In addition to these written goals, Lemon Grove has a numerical goal that is addressed in this housing element: the City's share of the region's future housing needs (regional share goals). The regional share identifies the need for new housing units for each jurisdiction and distributes the projected housing need to all income groups: very low, low, moderate, and above moderate, as shown in Table 1. This is a planning goal: each jurisdiction must identify the sites (capacity) to meet their share of the region's housing needs and show that these sites have the appropriate zoning and adequate public services.

**Table 1**  
**REGIONAL SHARE GOALS**  
**Lemon Grove, 1999-2004**

| Income Category | Regional Share Goal |
|-----------------|---------------------|
| Very Low        | 87                  |
| Low             | 79                  |
| Moderate        | 113                 |
| Above Moderate  | 212                 |
| Total           | 491                 |

Source: SANDAG Regional Housing Needs Statement

Based on its existing general plan and zoning ordinance, Lemon Grove has the capacity to accommodate its share of the region's housing needs, primarily through redevelopment and infill development in its downtown area.

## Programs

Programs Lemon Grove will implement to achieve the City's housing goals, including the regional share goals and affordable housing goals, include:

- Density Bonus
- Multi-Family Revenue Bond Financing
- Cooperation/Coordination with Non-Profit Housing Developers
- Pursue Affordable Housing Funding sources
- Lemon Grove Redevelopment Project
- Address and Mitigate Governmental Constraints to Provision of Housing
- Provide Regulatory Concessions and Incentives for the Development of Affordable Housing
- Identify Substandard Housing Units
- Nonconforming Units



- Section 8 Certificates and Vouchers
- County of San Diego Residential Rehabilitation Assistance Program
- County of San Diego Home Improvement Program for Rental Property
- Preservation of Affordable Housing Units at Risk of Converting to Market Rates
- Maintain Residential Site Inventory
- Facilitate Development of Higher Density Housing
- Identify Sites for Homeless Shelters/Transitional Housing.
- Special Treatment Areas
- Mortgage Credit Certificates
- First Time Home Buyer Program
- County of San Diego Down Payment and Closing Cost Assistance Program (DCCA)
- California Housing Finance Agency (CHFA) Down Payment Assistance Program
- Participate in the Fair Housing Council of San Diego's (FHCSD) Fair Housing Program.

These programs provide a range of activities that the City will undertake to promote the provision of housing opportunities to serve all income levels.

# CHAPTER 1

## INTRODUCTION





# Introduction

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## City Profile

Incorporated in 1977, Lemon Grove is the third smallest jurisdiction in the San Diego region in population and geographic size. Lemon Grove is centrally located – easily accessible to downtown San Diego, the mountains, and the beaches. The City's location in the region helps explain its suburban and semi-rural patterns of development. Its western and southern boundaries are adjacent to the suburban parts of the City of San Diego known as Skyline Paradise Hills. On the north is the City of La Mesa, and its eastern border adjoins the unincorporated area of San Diego County known as Spring Valley. Lemon Grove is served by the San Diego Trolley, which runs through the center of the City. State Route 94 freeway borders the City on the north, providing access to downtown San Diego. The completion of State Route 125 will also enhance regional access to the City. Map 1 shows the geographic area of Lemon Grove with the names of major streets.

## Housing Element

The Housing Element is an important planning tool for the City of Lemon Grove. It identifies the housing needs of the City and recommends ways to meet these needs while balancing other community objectives and resources.

## State Policy and Authorization

The California State Legislature has identified the attainment of a decent home and suitable living environment for every Californian as the State's main housing goal. Recognizing the important part that local planning programs play in pursuit of this goal, the Legislature has mandated that all cities and counties prepare a housing element as part of their comprehensive general plans.

State law requires housing elements to be updated at least every five years to reflect a community's changing housing needs. Lemon Grove's Housing Element was last updated in 1992, and this document is the 1999-2004 update required for jurisdictions within the San Diego region.

## Organization of the Housing Element

Section 65583(c) of the Government Code Article 10.6 sets forth the specific components to be contained in a community's housing element. Table 2 summarizes these State requirements and identifies the applicable sections in the Lemon Grove's Housing Element where these requirements are addressed.





Table 2  
STATE HOUSING ELEMENT REQUIREMENTS  
California, 1999

| REQUIRED HOUSING ELEMENT COMPONENT                                                                                                                                                                                         | PAGE |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------|
| A. Housing Needs Assessment                                                                                                                                                                                                |      |
| 1. Analysis of population trends                                                                                                                                                                                           | 16   |
| 2. Analysis of employment trends                                                                                                                                                                                           | 16   |
| 3. Projection and quantification of Lemon Grove's existing and projected housing needs for all income groups.                                                                                                              | 16   |
| 4. Analysis and documentation of Lemon Grove's housing characteristics                                                                                                                                                     | 16   |
| 5. An inventory of land suitable for residential development including vacant sites and those having redevelopment potential and an analysis of the relationship of zoning, public facilities and services to these sites. | 16   |
| 6. Analysis of existing and potential governmental constraints upon the maintenance, improvement, or development of housing for all income levels.                                                                         | 16   |
| 7. Analysis of existing and potential non-governmental constraints upon the maintenance, improvement, or development of housing for all income levels.                                                                     | 16   |
| 8. Analysis of special housing needs including those of handicapped, elderly, large families, single-parent households, and farmworkers.                                                                                   | 16   |
| 9. Analysis of the needs of homeless individuals and families in Lemon Grove.                                                                                                                                              | 16   |
| 10. Analysis of opportunities for energy conservation with respect to residential development.                                                                                                                             | 16   |
| B. Goals and Policies                                                                                                                                                                                                      |      |
| Identification of Lemon Grove's goals and policies relative to maintenance, improvement, and development of housing.                                                                                                       | 16   |
| C. Implementation Program                                                                                                                                                                                                  |      |
| 1. Identify adequate sites, which will be made available through appropriate action with required public services and facilities for a variety of housing types for all income levels.                                     | 16   |
| 2. Programs to assist in the development of adequate housing to meet the needs of low- and moderate- income households and other special needs groups.                                                                     | 16   |
| 3. Identify, and, when appropriate and possible, remove governmental constraints to the maintenance, improvement, and development of housing in Lemon Grove.                                                               | 16   |
| 4. Conserve and improve the condition of the existing and affordable housing stock in Lemon Grove.                                                                                                                         | 16   |
| 5. Promote housing opportunities for all persons regardless of race, religion, sex, marital status, ancestry, national origin, or color.                                                                                   | 16   |
| 6. Preserve for low income households the assisted housing developments identified earlier.                                                                                                                                | 16   |



## **Relationship to Other General Plan Elements**

The City of Lemon Grove's General Plan is comprised of Community Development, Mobility, Housing, Public Facilities, Safety, Noise, and Conservation and Recreation Elements. The content of the Housing Element is consistent with the goals and policies of all elements of the General Plan. Furthermore, when any element in the General Plan is amended, the Housing Element will be reviewed and modified, if necessary, to ensure the continued internal consistency among elements.

## **Public Participation**

The City attempted to solicit the input of all citizens during the Housing Element update process. As part of the Housing Element update process, several workshops were held in the City of Lemon Grove. On June 14, 1999, a workshop was held with the Planning Commission; on September 28, 1999, a workshop was held with the City Council; and on November 15, 1999 a workshop was held with the public. The workshops addressed such topics as the housing element process, state housing requirements, housing needs, goals and objectives, current and future programs, and potential sites for new housing.

Additionally, during the 45-day review by the California State Department of Housing and Community Development (HCD), the Draft Housing Element was available for review by interested individuals and organizations.

Workshop notices, and a notice stating that the draft housing element was available for review, were sent to various community stakeholders, including neighborhood leaders, local churches, community groups, service groups, business leaders, senior centers, and nonprofit service providers.

## **Sources of Information**

The Regional Housing Needs Statement produced by the San Diego Association of Governments (SANDAG) in 1999 provided the majority of the background material for the preparation of the Housing Element. This document includes data from the 1990 Census, California State Department of Finance, City of Lemon Grove Community Development Department, SANDAG's Cities/County Forecast and SANDAG's Population and Housing Estimates, among others. As the data sources are varied, the data covers a variety of time periods up to December 31, 1999. For instance, land use data is from 1995, as this was when SANDAG's Cities/County Forecast was developed, while income information is from SANDAG's 1998 estimates, and household size is from the 1990 Census.

## Needs Assessment

The following is an analysis of the current situation of the community of Lower Valley. The data presented in this report is based on a survey of the community, and on a review of the available data. The data is presented in a series of tables, and is used to identify the needs of the community. The data is presented in a series of tables, and is used to identify the needs of the community. The data is presented in a series of tables, and is used to identify the needs of the community.

### Key Findings

#### Population Characteristics

- Lower Valley's population is estimated to be 1,000 people. The population is estimated to be 1,000 people. The population is estimated to be 1,000 people.
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#### Household Characteristics

- Lower Valley's population is estimated to be 1,000 people. The population is estimated to be 1,000 people. The population is estimated to be 1,000 people.
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## Needs Assessment

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This section of the Housing Element discusses the major components of housing need in Lemon Grove. The major components of this need are the City's population, household, land use, economic and housing stock characteristics. Each of these components is presented in a regional context, and, where relevant, in the context of the surrounding areas of the City of La Mesa, Skyline-Paradise Hills, and Spring Valley. This needs assessment serves as the basis for identifying the appropriate goals, policies and programs for the City to implement during the 1999-2004 housing element cycle.

### Key Findings

#### Population Characteristics

- ♦ Lemon Grove's population increased by 6 percent between 1990 and 1998, growing from 23,798 to 25,317 residents. Between 1998 and 2005 the City of Lemon Grove is expected to grow by 10 percent, gaining 2,570 new residents.
- ♦ Median age in Lemon Grove has increased from 31.9 in 1990 to 33.3 in 1998. The increase in median age can be attributed to the aging of the "baby boom" generation.
- ♦ In 1998, although Lemon Grove's population was predominately White, the City had higher percentages of Black and Hispanic residents than the region as a whole.

#### Household Characteristics

- ♦ Between 1998 to 2005, the number of households in Lemon Grove is expected to grow by 9 percent, a gain of 776 new households.
- ♦ Lemon Grove had an average household size of 2.8 persons per household in 1998, equal to the San Diego region's average household size. SANDAG estimates that average household size in the region will begin to decrease over the next 20 years. Smaller households will result in an increased demand for smaller sized housing units and apartments.
- ♦ Household incomes in Lemon Grove tend to be slightly lower than those in the region as a whole. The median household income in Lemon Grove was nearly \$40,856 in 1998. Approximately 39 percent of residents age 34 and under in Lemon Grove lived below the federal poverty level in 1990.



- ♦ In 1990, 688 housing units (8%) in Lemon Grove were overcrowded, compared to 9 percent regionwide; and 36 percent of households in Lemon Grove were overpaying compared to 41 percent in the region.

### Special Needs Groups

- ♦ In 1990, there were about 958 single parent households in Lemon Grove, 11 percent of the City's total households. Approximately 232, or 24 percent, of the female-headed single parent households lived below the poverty level. These households generate a need for low income housing with additional day care, health care and related facilities.
- ♦ In 1998, there were 3,011 persons age 65 and over in Lemon Grove, accounting for 12 percent of the City's residents; in 1989, 25 percent of the elderly households had an income below \$10,000 in 1989. This demonstrates a need for preserving the existing low income senior housing in the City and providing other housing options for the elderly.
- ♦ In 1998, it is estimated that approximately 5,063 residents in Lemon Grove had some kind of disability, and that approximately 2,531 had a severe disability, indicating a need for housing accessible to disabled persons.
- ♦ The Regional Task Force on the Homeless estimates that there were 60 homeless persons in Lemon Grove in 1998. Currently, there are 97 shelter beds available in the City through various social service programs.

### Land Use Characteristics

- ♦ In 1995, 98 percent (2,439 acres) of land in Lemon Grove was developed. The City of Lemon Grove has the highest proportion of residential land of all jurisdictions in the region.
- ♦ In 1998, there were 24.8 acres of vacant residential land and 315.3 acres of potential infill and redevelopment residential land.

### Employment Characteristics

- ♦ Lemon Grove recorded a drop of 8.5 percent in employment between 1990 and 1995, a steeper drop in employment than the region. Between 1995 and 2020, SANDAG projects that the City of Lemon Grove will gain an additional 1,459 employment opportunities, an increase of 21 percent.
- ♦ Although the retail and service uses in the City are characterized by a lack of anchor stores and an abundance of discount retailers, these form the largest two employment sectors in Lemon Grove.



## Housing Stock Characteristics

- ♦ In 1998, the City of Lemon Grove had a housing stock of 8,820 housing units, and it is predicted that between 1995 and 2005, the City will gain approximately 748 more housing units.
- ♦ In 1998, the largest percentage (65%) of housing units in Lemon Grove was single family detached units. While the overall number of single family units in the City of Lemon Grove is projected to increase by 2020, the percentage of these units as a component of the entire housing stock will decrease as more multifamily housing is added to the City's downtown area. This trend, which mirrors regional trends, will occur in response to limited land availability for single family homes.
- ♦ The housing stock in Lemon Grove is relatively old; approximately 49 percent of housing units were built before 1960. In 1990 Lemon Grove had 9 units lacking plumbing facilities and 362 units built before 1940. These units may require some type of housing rehabilitation.
- ♦ In 1990, the majority (57%) of households in Lemon Grove owned homes, higher than the regional homeownership rate of 54 percent. This higher rate of ownership can be partially attributed to the large number of detached single family homes in the City and the relatively low cost of homes. This rate of homeownership, however, still represents a 7 percent decline from 1980, indicating a need to provide more entry level homeownership opportunities in the City.
- ♦ Housing costs in Lemon Grove tend to be lower than those in the San Diego region. The lower cost of housing can be attributed to factors such as an older housing stock, the City's inland location, and slow economic growth. Apartment rents in Lemon Grove tend to be about \$100 to \$200 lower than those in the San Diego region.
- ♦ In 1998, Lemon Grove's median housing cost of \$139,000 was lower than the regional cost of \$195,500.
- ♦ The City had a low vacancy rate of 1.4 percent for multi-family rental housing in 1998.
- ♦ Lemon Grove has three rent restricted rental housing projects that are subject to losing their low income use restrictions during this housing element cycle: 75 senior housing units and 22 low income housing units.

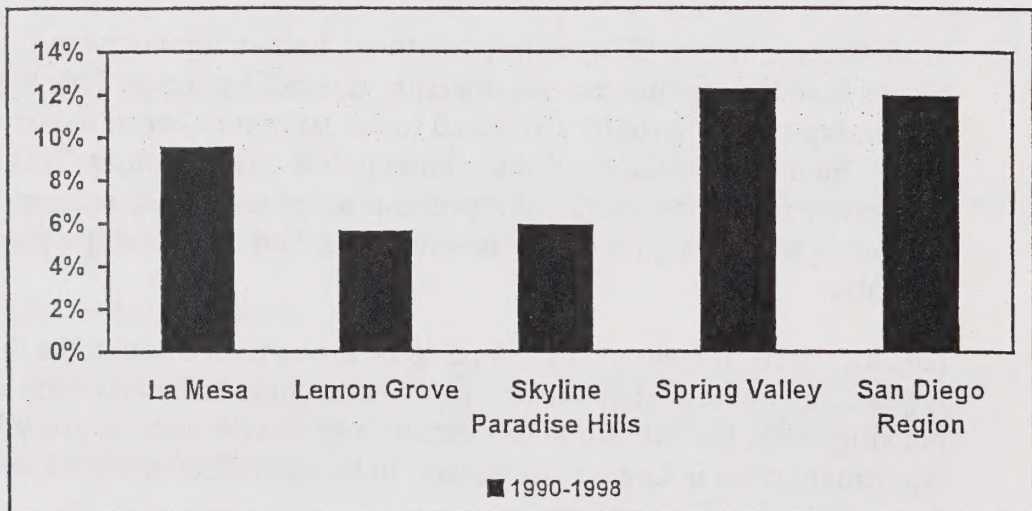


## Population Characteristics

### Existing Population

The population in the region is growing. In 1990, the population in the San Diego region was 2,498,016. It is estimated that by 1998 the region's population had grown to 2,794,785, an increase of 12 percent. During this same time period, the City of Lemon Grove's population increased by 6 percent, growing from 23,798 residents to 25,317 residents - slightly less than 1 percent of the region's population. Figure 1 compares population change in Lemon Grove to surrounding areas and the San Diego region between 1990 and 1998. Lemon Grove had the smallest percentage increase of change, reflecting the limited availability of developable land in the City.

Figure 1  
PERCENT CHANGE IN POPULATION  
Lemon Grove, Surrounding Areas and San Diego Region, 1990-1998

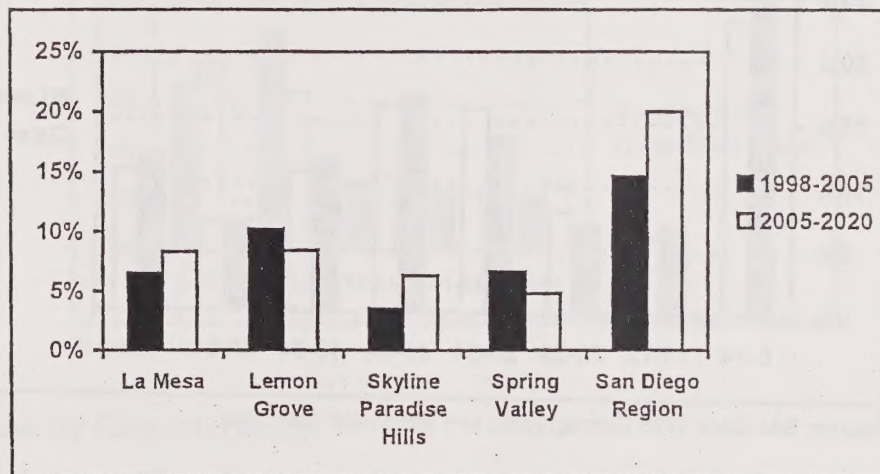


Source: 1990 Census, SANDAG 1998 Demographic and Economic Estimates

## Projected Population

Figure 2 shows that between 1998 and 2020, it is anticipated that the population of the San Diego region will grow by approximately 15 percent, a gain of 428,689 new residents. During this same time period, Lemon Grove is expected to grow by 10 percent, a gain of 2,570 new residents.

**Figure 2**  
**PROJECTED CHANGE IN POPULATION**  
**Lemon Grove, Surrounding Areas and San Diego Region, 1998-2020**



Source: SANDAG 2020 Cities/County Forecast, February 1999

## Age Characteristics

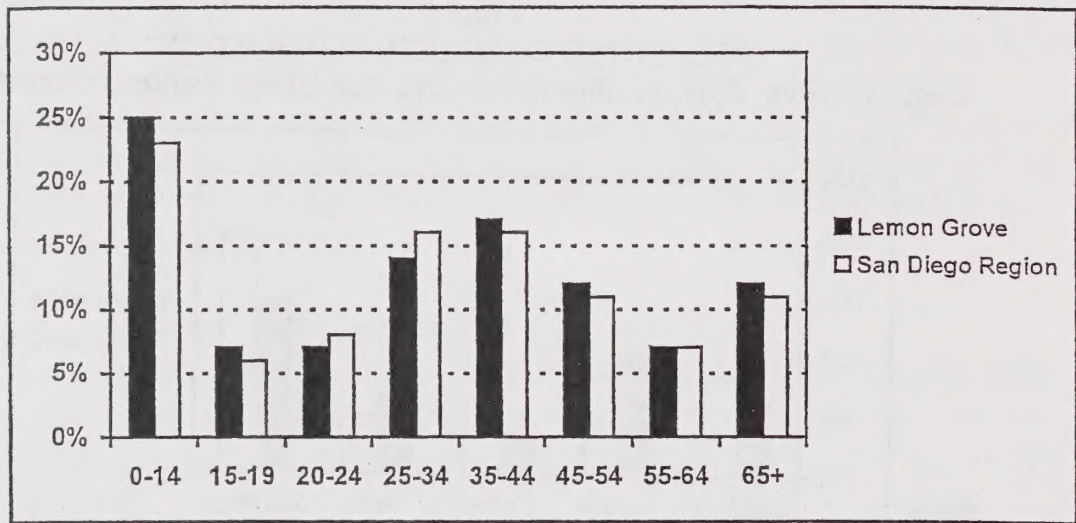
Housing demand within the market is often determined by the housing preferences of certain age groups. Traditionally, both the young adult population (20-34 years of age) and the elderly population tend to favor apartments, low- to moderate-cost condominiums, and smaller single family units. Persons between 35 to 65 years old often provide the major market for moderate to high-cost apartments and condominiums, and larger single family units because they tend to have higher incomes and larger household sizes.

In 1990, the median age in Lemon Grove was 31.9, exactly 1 year more than the regional median age of 30.9. By 1998, the median age in the City had increased to 33.3, while the regional median age increased to 33.2. The increase in median age both locally and regionwide is consistent with state and nationwide trends, and can be attributed to the aging of the "baby boom" generation.



Figure 3 compares resident age in Lemon Grove to that of the San Diego region. Lemon Grove has larger percentages of residents under the age of 19 and larger percentages of residents over the age of 35 than the region.

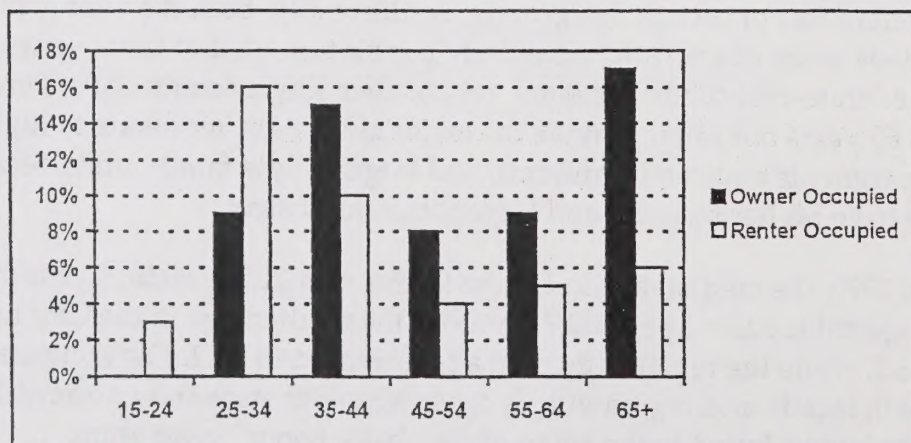
**Figure 3**  
**AGE**  
**Lemon Grove and San Diego Region, 1998**



Source: SANDAG 1998 Demographic and Economic Estimates

Tenure is often influenced by the age of householders. Figure 4 shows that in 1990, Lemon Grove householders aged 35 and older were more likely to be homeowners than householders under the age of 35.

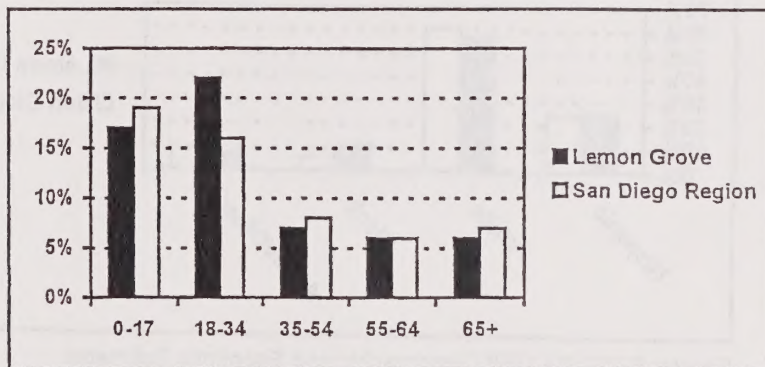
**Figure 4**  
**TENURE BY AGE OF HOUSEHOLDER**  
**Lemon Grove, 1990**



Source: 1990 Census

Poverty status also is influenced by age. Figure 5 shows that the age groups of 34 and under in Lemon Grove tend to have the highest rates of poverty. Approximately 39 percent of residents age 34 and under lived below the federal poverty level, compared to 19 percent of residents over the age of 35. This mirrors regional trends in poverty status.

**Figure 5**  
**POVERTY STATUS BY AGE**  
Lemon Grove, 1990

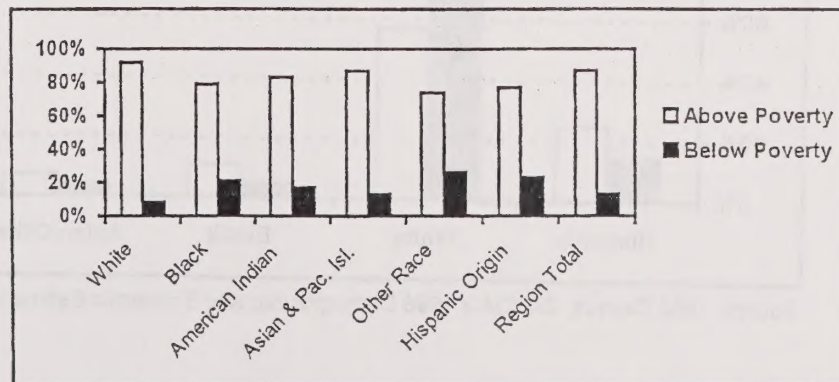


Source: 1990 Census

### Race/Ethnicity Characteristics

Information on ethnicity is important to an analysis of housing demand, because ethnicity tends to correlate with other characteristics such as family size, location choices, and mobility. Ethnicity also is often reflective of income, as shown in Figure 6. In the San Diego region, non-White populations tend to have a much higher incidence of poverty.

**Figure 6**  
**POVERTY STATUS BY RACE AND HISPANIC ORIGIN**  
San Diego Region, 1990

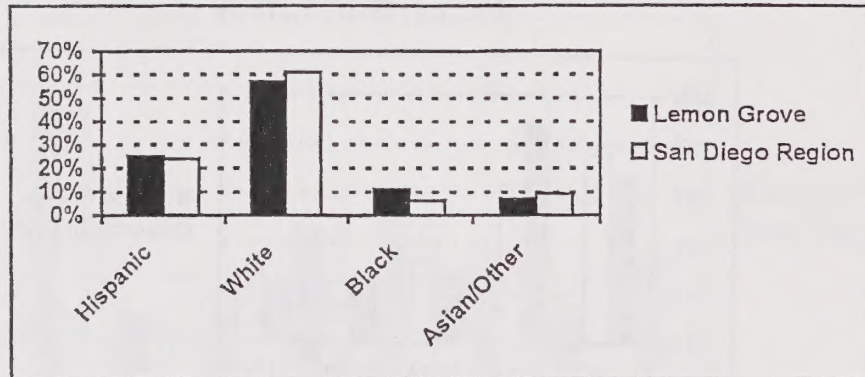


Source: 1990 Census



Figure 7 shows that in 1998, while Lemon Grove's population was predominately White, the City had higher percentages of Black and Hispanic residents than the region as a whole. Approximately 57 percent of the City's population was White, 25 percent was Hispanic, 11 percent was Black, and 7 percent was Asian/Other.

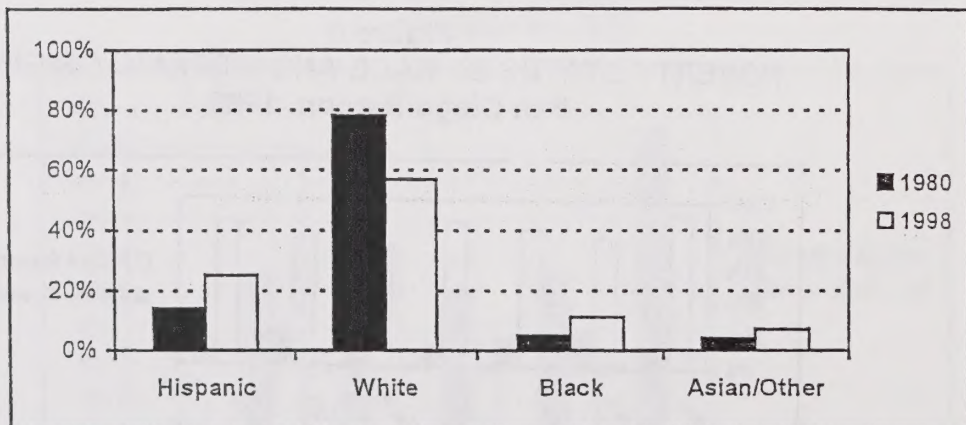
**Figure 7**  
**ETHNICITY**  
**Lemon Grove and San Diego Region, 1998**



Source: SANDAG 1998 Demographic and Economic Estimates

The ethnic composition of Lemon Grove has been changing since 1980, as shown by Figure 8. During this period, the percentage of White residents decreased by 21 percent, while the Hispanic population grew by approximately 11 percent. The Black population doubled from 5 percent to 11 percent, and the Asian/Other population also increased slightly (3%).

**Figure 8**  
**CHANGE IN ETHNICITY**  
**Lemon Grove, 1980 to 1998**



Source: 1980 Census, SANDAG 1998 Demographic and Economic Estimates

Map 2 shows the percent of Hispanic, Black, and Asian/Other population by Census Tract. Higher concentrations of these populations occur in the northern and southern portions of the City.

#### Map 2: Population by Race/Ethnicity

Figure 2 shows that between 1980 and 1990, the percent of the population that is Black increased from 12.1% to 14.1%. The percent of the population that is Hispanic increased from 10.1% to 12.1%. The percent of the population that is Asian/Other increased from 1.8% to 2.8%. The percent of the population that is White decreased from 76.0% to 71.0%.

Figure 2  
Population by Race/Ethnicity, 1980-1990  
Percent of the Population



Source: U.S. Census Bureau, Census of the United States, 1980 and 1990

#### Map 3: Population by Age

Map 3 shows the percent of the population by age group by Census Tract. The percent of the population that is 18 years of age and under is highest in the northern and southern portions of the City. The percent of the population that is 18 years of age and under is lowest in the central portion of the City. The percent of the population that is 18 years of age and under is highest in the northern and southern portions of the City. The percent of the population that is 18 years of age and under is lowest in the central portion of the City.



Map 2  
PERCENT HISPANIC, BLACK, ASIAN/OTHER BY CENSUS TRACT  
Lemon Grove, 1998

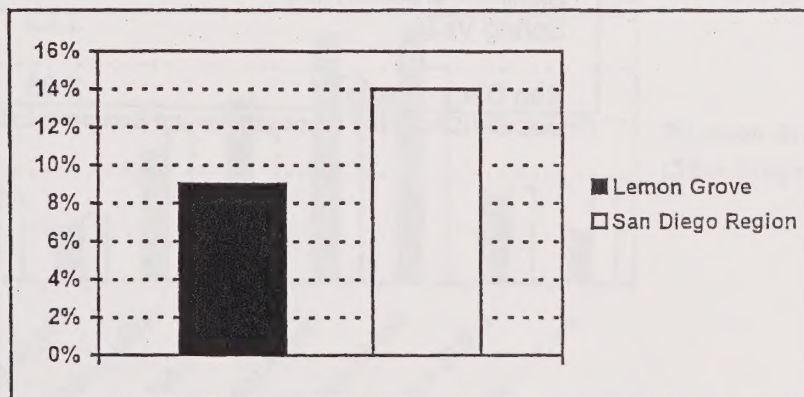
## Household Characteristics

Many household characteristics contribute to the need for housing, some of which are described in this section: projected households, household size, household income, overcrowding, and overpayment. It is estimated that in 1998 there were 951,794 households (also known as occupied housing units) in the San Diego region. Of these, 8,565, or 1 percent were located in Lemon Grove.

### Projected Households

Figure 9 shows that between 1998 and 2005, it is anticipated that the number of households in the San Diego region will grow by approximately 14 percent, a gain of an additional 136,908 households. During this time period, the number of households in Lemon Grove is expected to grow by 9 percent, a gain of 776 new households. The City will continue to account for approximately 1 percent of households in the San Diego region.

Figure 9  
PROJECTED GROWTH IN NUMBER OF HOUSEHOLDS  
Lemon Grove and San Diego Region, 1998-2005



Source: SANDAG 2020 Cities/County Forecast, February 1999

### Household Size

Household size is a significant factor in housing demand. Often, household size can be used to predict the unit size that a household will select. For example, the small household (1-2 persons per household) traditionally can find suitable housing in units with 0-2 bedrooms while larger households (3-4 persons per household) can usually find suitable housing in units with 3-4 bedrooms. People's choices, however, also reflect preferences and economics. Thus, many small households prefer, and obtain, large units. Household size is also related to choice of locations.



In 1998, the number of persons per household in the San Diego region ranged from 2.3 to 3.3, with a regionwide average of 2.8 persons per household. Lemon Grove also had an average of 2.87 persons per household, close to the regional average. Table 3 compares household size in Lemon Grove to household size in the surrounding areas. With the exception of La Mesa, each of the surrounding areas has a higher household size than the regional average. SANDAG estimates that average household size in the region will begin to decrease over the next 20 years, both in Lemon Grove and regionwide. This decrease can be attributed to the trend towards smaller families in the United States today, a growing elderly population, postponement of childbearing, and an increased divorce rate. Smaller households will result in an increased demand for smaller sized housing units and apartments.

**Table 3**  
**PERSONS PER HOUSEHOLD**  
**Lemon Grove, Surrounding Areas and San Diego Region, 1998**

| Jurisdiction           | Persons Per Household |
|------------------------|-----------------------|
| La Mesa                | 2.38                  |
| Lemon Grove            | 2.87                  |
| Skyline Paradise Hills | 3.81                  |
| Spring Valley          | 3.23                  |
| San Diego Region       | 2.83                  |

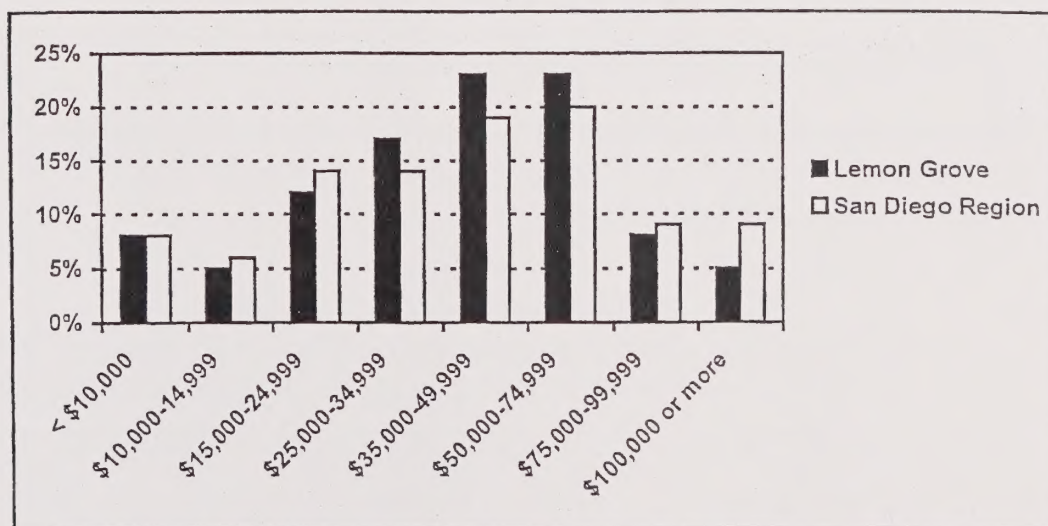
Source: SANDAG 1998 Demographic and Economic Estimates

## Household Income

Income levels influence the range of housing prices in the community and the ability of the population to afford housing. As household income increases, the number of homeowners increases. As household income decreases, the number of households paying a disproportionate amount of their income for housing and the number of persons occupying unsound and overcrowded housing increases.

Household incomes in Lemon Grove tend to be slightly lower than those in the region as a whole. The median household income in Lemon Grove was nearly \$40,856 in 1998, \$1,501 lower than the median income for the San Diego region. Figure 10 shows that in 1998, Lemon Grove had a greater percentage (63%) of households earning between \$25,000 and \$75,000 than the region as a whole, and a smaller percentage (11%) earning over \$75,000. Approximately 27 percent of households in Lemon Grove have incomes below \$25,000.

Figure 10  
HOUSEHOLD INCOME  
Lemon Grove and San Diego Region, 1998



Source: SANDAG 1998 Demographic and Economic Estimates

Map 3 and Map 4 show median household income ranges and percent of population below poverty by census tract. The northern sections of the City have the lowest median household income, while the southeastern section of the city has the highest. The highest concentrations of poverty occur in the northern and southern sections of the City, and correlate to higher concentrations of Hispanic, Black, and Asian/Other populations as shown in Map 2.



Map 3  
**MEDIAN HOUSEHOLD INCOME BY CENSUS TRACT**  
 Lemon Grove, 1998



Map 4  
**PERCENT OF POPULATION BELOW POVERTY BY CENSUS TRACT**  
**Lemon Grove, 1990**



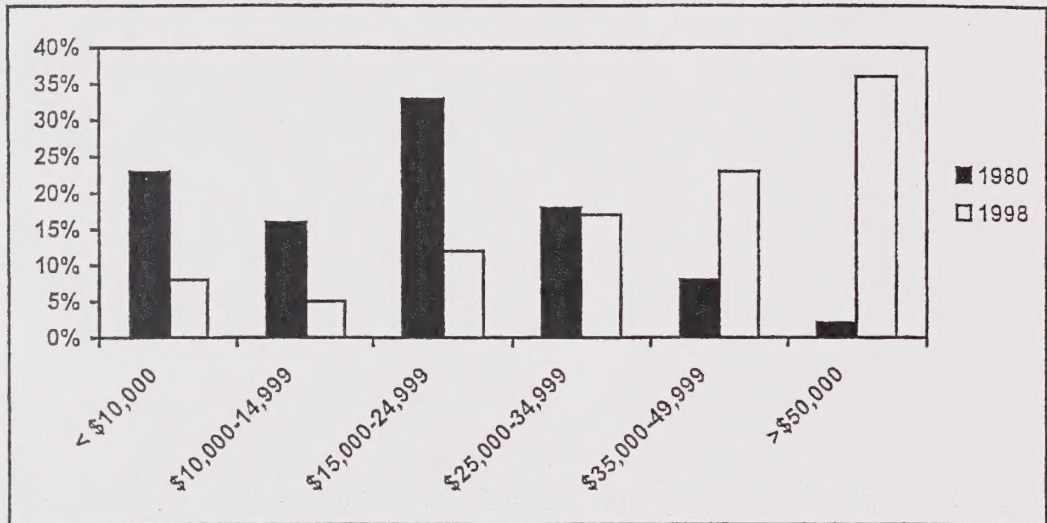
Table A  
**MEAN HOUSEHOLD INCOME**  
**Lemon Grove, Surrounding Areas and San Diego Region, 1990**

| Area             | Mean Household Income | Population |
|------------------|-----------------------|------------|
| San Diego Region | \$11,187              | 2,911,187  |
| Lemon Grove      | \$12,519              | 24,519     |
| San Diego County | \$12,519              | 24,519     |
| San Diego County | \$12,519              | 24,519     |
| San Diego County | \$12,519              | 24,519     |
| San Diego County | \$12,519              | 24,519     |
| San Diego County | \$12,519              | 24,519     |
| San Diego County | \$12,519              | 24,519     |
| San Diego County | \$12,519              | 24,519     |
| San Diego County | \$12,519              | 24,519     |



Figure 11 compares household income in Lemon Grove in 1980 and 1998. Income values are shown in current dollars and have not been adjusted for inflation. As shown, household income rose significantly during this time period.

Figure 11  
HOUSEHOLD INCOME  
Lemon Grove, 1980-1998



Source: 1980 Census, SANDAG 1998 Demographic and Economic Estimates

Table 4 compares median income in Lemon Grove to the surrounding areas and the region. Lemon Grove had the second lowest median household income in the surrounding areas and the region.

Table 4  
MEDIAN HOUSEHOLD INCOME  
Lemon Grove, Surrounding Areas and San Diego Region, 1998

| Jurisdiction           | Median HH Income* | Percent Above/Below Regional Median |
|------------------------|-------------------|-------------------------------------|
| La Mesa                | \$39,791          | -6%                                 |
| Lemon Grove            | \$40,856          | -3.6%                               |
| Skyline Paradise Hills | \$43,576          | +2.8%                               |
| Spring Valley          | \$46,519          | +9.8%                               |
| San Diego Region       | \$42,357          | 0%                                  |

\*Median income estimate does not match that given by the U.S. Department of Housing and Urban Development, as it does not account for household size.

Source: SANDAG 1998 Demographic and Economic Estimates

## Overcrowded Households

The combination of low incomes and high housing costs throughout the region has forced many households to live in overcrowded housing conditions. The Census Bureau defines an "overcrowded" unit as one occupied by 1.01 or more persons per room in house (excluding bathrooms). Under State law a housing unit is considered overcrowded if there are less than 120 square feet of livable space (all space except the bath, kitchen and hallways) for the first two people and less than an additional 50 square feet for each additional person. Overcrowding can indicate that a community does not have an adequate supply of affordable housing and/or housing units, especially for large families.

Table 5 shows that in 1990, 688 housing units (8%) in Lemon Grove were overcrowded. Regionwide, approximately 9 percent of units were overcrowded.

**Table 5**  
**OVERCROWDED HOUSING UNITS**  
**Lemon Grove and San Diego Region, 1990**

| Jurisdiction     | Occupied<br>Housing<br>Units | Overcrowded<br>(1.01 Persons per<br>Room or More) | % Overcrowded<br>(1.01 Persons per<br>Room or More) |
|------------------|------------------------------|---------------------------------------------------|-----------------------------------------------------|
| Lemon Grove      | 8,389                        | 688                                               | 8.2%                                                |
| San Diego Region | 887,403                      | 83,644                                            | 9.4%                                                |

Source: 1990 Census

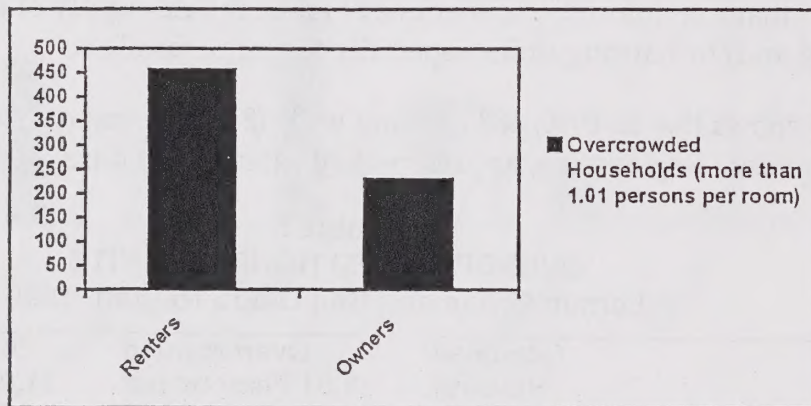
Map 5 shows the number of overcrowded housing units by census tract.



### *Tenure of Overcrowded Households*

Renter households were far more likely to be overcrowded than owner households in Lemon Grove. Figure 12 shows that 457 renter occupied households were overcrowded, compared to 231 owner occupied households. This shows a need for an increased supply of rental units that are suitable for larger families.

Figure 12  
TENURE OF OVERCROWDED HOUSEHOLDS  
Lemon Grove, 1990



Source: 1990 Census

Map 5  
**NUMBER OF OVERCROWDED HOUSING UNITS BY CENSUS TRACT**  
**Lemon Grove, 1990**

| Census Tract | Overcrowded Units |
|--------------|-------------------|
| 0100         | 10                |
| 0200         | 15                |
| 0300         | 20                |
| 0400         | 25                |
| 0500         | 30                |
| 0600         | 35                |
| 0700         | 40                |
| 0800         | 45                |
| 0900         | 50                |
| 1000         | 55                |
| 1100         | 60                |
| 1200         | 65                |
| 1300         | 70                |
| 1400         | 75                |
| 1500         | 80                |
| 1600         | 85                |
| 1700         | 90                |
| 1800         | 95                |
| 1900         | 100               |
| 2000         | 105               |
| 2100         | 110               |
| 2200         | 115               |
| 2300         | 120               |
| 2400         | 125               |
| 2500         | 130               |
| 2600         | 135               |
| 2700         | 140               |
| 2800         | 145               |
| 2900         | 150               |
| 3000         | 155               |
| 3100         | 160               |
| 3200         | 165               |
| 3300         | 170               |
| 3400         | 175               |
| 3500         | 180               |
| 3600         | 185               |
| 3700         | 190               |
| 3800         | 195               |
| 3900         | 200               |
| 4000         | 205               |
| 4100         | 210               |
| 4200         | 215               |
| 4300         | 220               |
| 4400         | 225               |
| 4500         | 230               |
| 4600         | 235               |
| 4700         | 240               |
| 4800         | 245               |
| 4900         | 250               |
| 5000         | 255               |
| 5100         | 260               |
| 5200         | 265               |
| 5300         | 270               |
| 5400         | 275               |
| 5500         | 280               |
| 5600         | 285               |
| 5700         | 290               |
| 5800         | 295               |
| 5900         | 300               |
| 6000         | 305               |
| 6100         | 310               |
| 6200         | 315               |
| 6300         | 320               |
| 6400         | 325               |
| 6500         | 330               |
| 6600         | 335               |
| 6700         | 340               |
| 6800         | 345               |
| 6900         | 350               |
| 7000         | 355               |
| 7100         | 360               |
| 7200         | 365               |
| 7300         | 370               |
| 7400         | 375               |
| 7500         | 380               |
| 7600         | 385               |
| 7700         | 390               |
| 7800         | 395               |
| 7900         | 400               |
| 8000         | 405               |
| 8100         | 410               |
| 8200         | 415               |
| 8300         | 420               |
| 8400         | 425               |
| 8500         | 430               |
| 8600         | 435               |
| 8700         | 440               |
| 8800         | 445               |
| 8900         | 450               |
| 9000         | 455               |
| 9100         | 460               |
| 9200         | 465               |
| 9300         | 470               |
| 9400         | 475               |
| 9500         | 480               |
| 9600         | 485               |
| 9700         | 490               |
| 9800         | 495               |
| 9900         | 500               |



Measuring the portion of a household's gross income that is spent on housing is an indicator of the dynamics of supply and demand. This measurement is often expressed in terms of overpayors: households paying an excessive amount of their income for housing, thereby decreasing the amount of disposable income available for other needs. This indicator is an important measurement of local housing market conditions as it reflects the affordability of housing in the community. Federal and state agencies use overpayment indicators to determine the extent and level of funding and support that should be allocated to a community. State and federal programs typically define overpayors as those lower income households paying over 30 percent of their household income for housing costs.

Table 6  
HOUSEHOLDS\* PAYING MORE THAN 30% OF INCOME FOR HOUSING  
COSTS  
Lemon Grove and San Diego Region, 1990

\* Households do not equal totals presented in other tables because housing costs were not computed for all households.

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## Special Needs Groups

The following special needs groups have a significant impact upon the demand for housing. Often these groups "compete" for the same housing due to the lack of affordable housing. Identifying special needs groups is necessary to fully assess Lemon Grove's housing needs and to meet Housing Element requirements. The special needs groups analyzed include farmworkers, single parents, the elderly, people with disabilities, students, homeless people, and large families. Many of these groups overlap, for example many farmworkers are homeless and many elderly people have a disability of some type. The majority of people who are part of these special needs groups would be assisted by any increase in affordable housing, especially housing located near transit stations. Smaller affordable units would benefit groups such as the elderly. Larger affordable units would benefit groups such large households. More specialized housing programs are necessary for groups such as people with disabilities, farmworkers, and the homeless.

## Single Parents

Single parents with dependent children represent another important group with special housing needs. Single-parent households require special consideration and assistance because they tend to have lower incomes and a greater need for day care, health care, and related facilities.

There are about 958 single parent households in Lemon Grove, 11 percent of the City's total households, as shown in Table 7. Of these, the majority (79%) was female-headed households. The housing needs of female-headed households are of special concern because women tend to earn lower wages, which affects the need for affordable housing. In Lemon Grove, 31 percent of female-headed households lived below the poverty level in 1990. Regionwide, 35 percent of female-headed households lived below the poverty level.

**Table 7**  
**SINGLE PARENT HOUSEHOLDS**  
**Lemon Grove and San Diego Region, 1990**

|                  | Total HHs | Single Parent HHs | Percent Total HHs | Female HHs | Percent Single Parent HHs | Below Poverty            |                                 |
|------------------|-----------|-------------------|-------------------|------------|---------------------------|--------------------------|---------------------------------|
|                  |           |                   |                   |            |                           | Female HHs Below Poverty | Percent Total Female Headed HHs |
| Lemon Grove      | 8,389     | 958               | 11.0%             | 757        | 79%                       | 232                      | 31%                             |
| San Diego Region | 887,403   | 82,301            | 9.3%              | 64,145     | 78%                       | 22,303                   | 35%                             |

Source: 1990 Census



## Elderly

The limited incomes of many elderly persons make it difficult for them to find affordable housing. In the San Diego region, the elderly spend a higher percentage of their income for food, housing, medical care, and personal care than non-elderly families. Many single elderly need some form of housing assistance. In 1990, 7 percent of the San Diego region's residents age 65 and over were living in poverty; in Lemon Grove, a slightly lower percentage, 5.5 percent (154 total), were living in poverty.

Table 8 shows that in 1998, there were 3,011 persons age 65 and over in Lemon Grove. This accounts for 12 percent of the City's residents, similar to the percentage of elderly residents in the region as a whole.

**Table 8**  
**PERSONS AGE 65 AND OVER**  
**Lemon Grove and San Diego Region, 1998**

| Jurisdiction           | Total     | Age 65+ | Percent Age 65+ | Number of 65+<br>in Poverty, 1989 |
|------------------------|-----------|---------|-----------------|-----------------------------------|
| La Mesa                | 57,973    | 10,023  | 17%             | 480                               |
| Lemon Grove            | 25,317    | 3,011   | 12%             | 154                               |
| Skyline Paradise Hills | 70,924    | 5,511   | 8%              | -                                 |
| Spring Valley          | 62,026    | 5,816   | 9%              | -                                 |
| San Diego Region       | 2,794,785 | 319,634 | 11%             | 16,394                            |

Source: SANDAG 1998 Demographic and Economic Estimates, 1990 Census

Figure 13 shows that in 1989, householders over the age of 65 in Lemon Grove tended to have lower incomes than those regionwide. Approximately 25 percent of householders age 65 and over in Lemon Grove had incomes below \$10,000, 5 percent more than the region as a whole. Although in 1989 the percentage of elderly persons below poverty level was only 6 percent, the number of elderly households with income just above the poverty level is high. In 1989 the threshold for poverty for householders 65 years and over for a single person was \$5,947 and for a two person householder is from \$7,501 to \$8,515, thus there were many elderly with income slightly above the poverty level but below \$10,000.

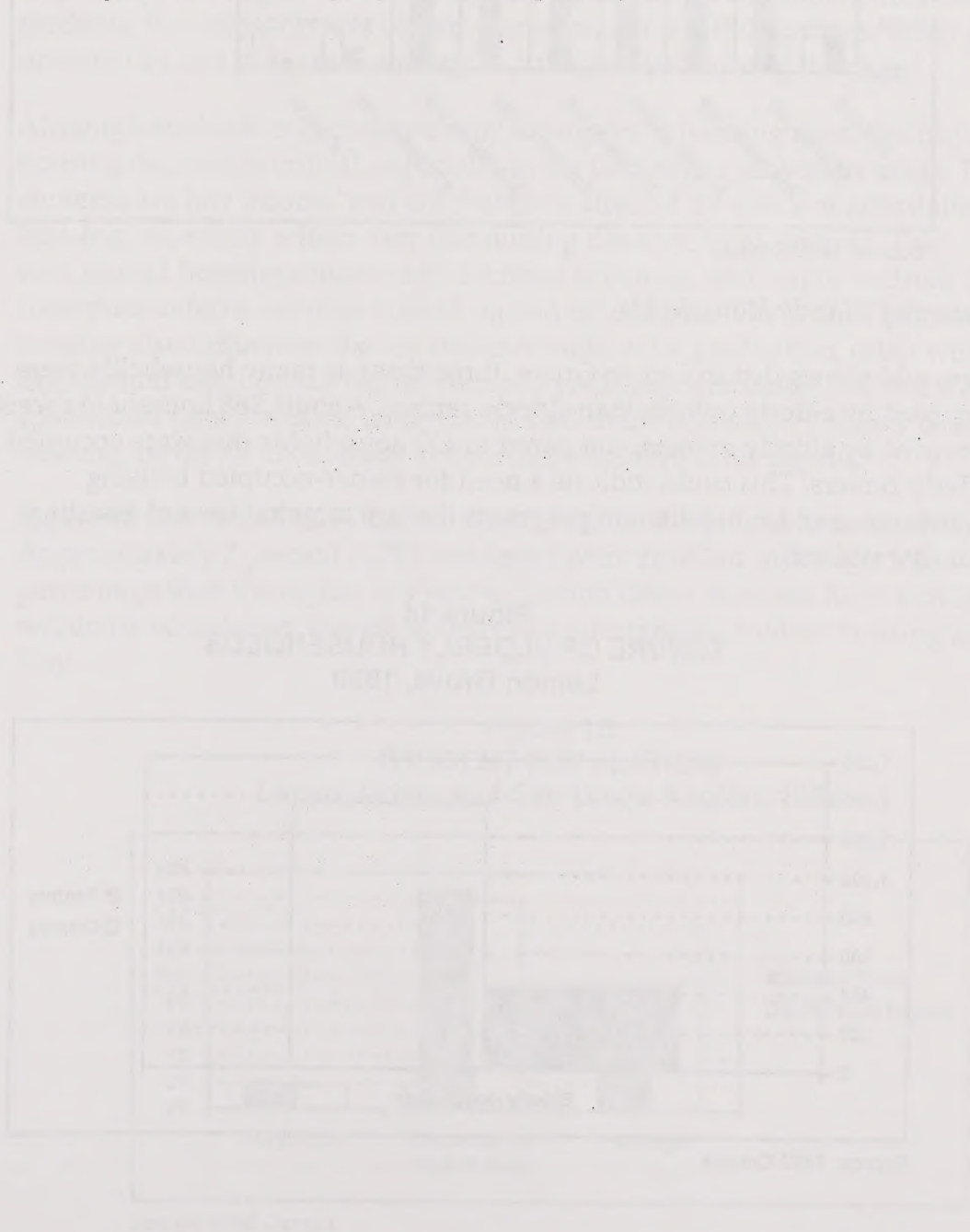
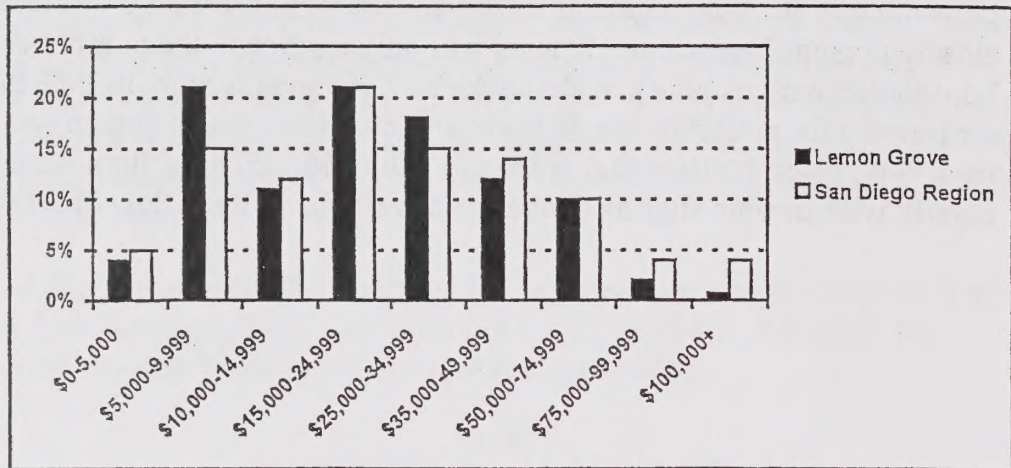




Figure 13  
INCOME OF HOUSEHOLDERS AGE 65 AND OVER  
Lemon Grove and San Diego Region, 1989

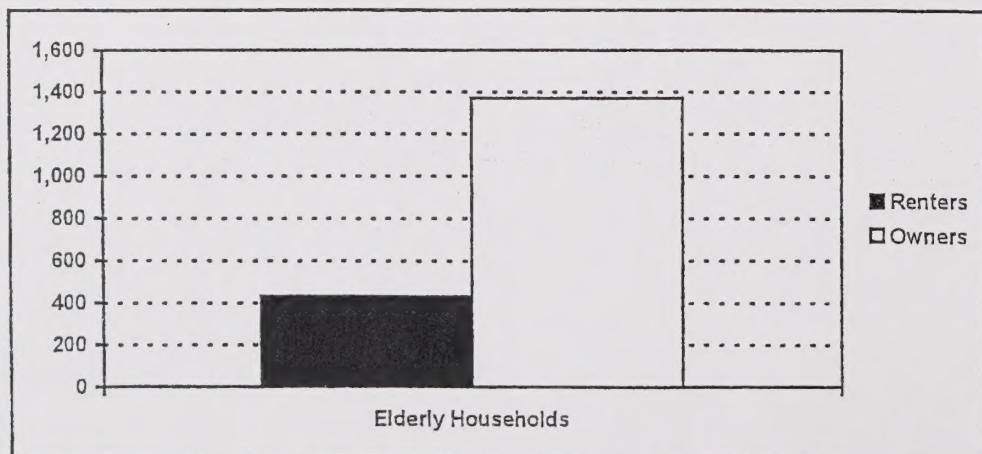


Source: 1990 Census

### *Tenure of Elderly Households*

Figure 14 shows that in Lemon Grove, three times as many households were occupied by elderly owners than elderly renters. About 1,368 households were occupied by elderly owners, compared to 432 households that were occupied by elderly renters. This could indicate a need for owner-occupied housing maintenance and rehabilitation programs that are targeted toward assisting elderly residents.

Figure 14  
TENURE OF ELDERLY HOUSEHOLDS  
Lemon Grove, 1990



Source: 1990 Census

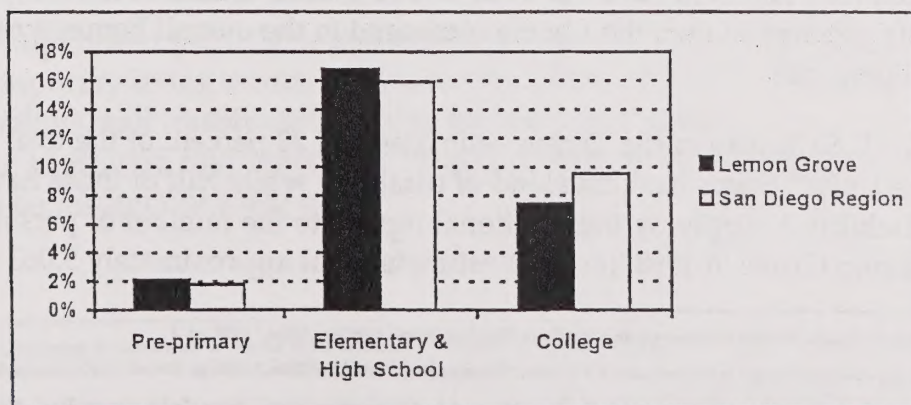
## Students

The need for student housing is another significant factor affecting housing demand. Although the majority of colleges and universities provide on-campus housing, they do not attempt to house the entire student population. The University of California, San Diego has a student enrollment of 15,140 students, and houses approximately 4,700. The University of San Diego has a student enrollment of 6,694 and houses approximately 2,000 students. San Diego State University, the largest university in the region, has an enrollment of 28,469 students, but only provides on campus housing for 2,680 students. Other smaller universities and colleges in the region have similar housing shortages.

Although students may produce only a temporary housing need, the impact upon housing demand is critical, especially in the immediate university areas. Typically, students are low income, and are therefore affected by a lack of affordable housing, especially within easy commuting distance from campus. They often seek shared housing situations to decrease expenses, and can be assisted through roommate referral services offered on and off campus. The lack of affordable housing also influences choices students make after graduation, often with a detrimental effect on the region's economy. College graduates provide a specialized pool of skilled labor that is vital to the economy. The lack of affordable housing, however, often leads to their departure from the region.

Figure 15 shows that 6,294 Lemon Grove residents were students in 1990. Approximately 7 percent (1,763 residents) were enrolled in college, a lower percentage than the region as a whole. Lemon Grove does not have a college within its boundaries; therefore, there is no designated student housing in the City.

Figure 15  
STUDENT POPULATION  
Lemon Grove and San Diego Region, 1990



Source: 1990 Census



## People with Disabilities

According to the U.S. Bureau of the Census, a person is considered to have a disability if he or she has difficulty performing certain functions (seeing, hearing, talking, walking, climbing stairs and lifting and carrying), or has difficulty with certain social roles (e.g., doing school work for children, working at a job and around the house for adults). A person who is unable to perform one or more activities, uses an assistive device to get around, or who needs assistance from another person to perform basic activities is considered to have a severe disability.

Four factors – affordability, design, location and discrimination – significantly limit the supply of housing available to households of persons with disabilities. The most obvious housing need for persons with disabilities is housing that is adapted to their needs. Most single family homes are inaccessible to people with mobility and sensory limitations. Housing may not be adaptable to widened doorways and hallways, access ramps, larger bathrooms, lowered countertops and other features necessary for accessibility. Location of housing is also an important factor for many persons with disabilities, as they often rely upon public transportation to travel to necessary services and shops.

Additionally disabilities can hinder the ability of a person to earn an adequate income to afford housing. The U.S. Bureau of the Census estimates that 70 percent of all people with severe disabilities are unemployed and rely upon fixed monthly disability incomes which are rarely adequate for the payment of market rate rent.<sup>1</sup> The California Right to Housing Campaign estimates that 15 percent of persons with disabilities in the State of California were living below the poverty level in 1988.

Housing advocacy groups report that people with disabilities are often the victims of discrimination in the homebuying market. People with disabilities, whether they work or receive disability income are often perceived to be a greater financial risk than persons without disabilities with identical income amounts. The nonprofit National Home of Your Own Alliance estimates that only 2 percent of this population own their home compared to the overall homeownership rate of 66 percent.<sup>2</sup>

The U.S. Bureau of the Census estimates that 20 percent of the total population in the United States has some kind of disability while half of those have a severe disability.<sup>3</sup> Applying these national figures to the number of persons living in Lemon Grove in 1998, it can be estimated that approximately 5,063 residents had a

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<sup>1</sup> Source: National Partners in Homeownership, KeyNotes, "Reaching People with Disabilities," 1998, pg. 3

<sup>2</sup> Source: National Partners in Homeownership, KeyNotes, "Reaching People with Disabilities," 1998, pg. 3

<sup>3</sup> Source: U.S. Department of Commerce, Economics and Statistics Administration, Bureau of the Census, Census Brief, "Disabilities Affect One-Fifth of All Americans, Proportion Could Increase in Coming Decades," Dec. 1997, pg. 1



some kind of disability, and that approximately 2,531 had severe disability. The likelihood of having a disability increases with age – nationally one half of seniors age 65 and over has a disability.<sup>4</sup> In 1998, there were 3,011 persons age 65 and over in Lemon Grove, therefore there may be approximately 1,505 seniors with disabilities residing in the City. The City of Lemon Grove thus needs to provide housing that is accessible and affordable to persons with disabilities.

One partial solution to these issues may be the institution of Universal Design Principles, which offer designers guidance to better integrate features that meet the needs of as many users as possible. The application of Universal Design Principles to all new and rehabilitated housing could help build more accessible and adaptable housing for people with disabilities. In addition, adoption of these design principles would allow anyone to modify their homes, when needed, at a much lower cost.<sup>5</sup>

## Homeless

Throughout the country and the San Diego region, homelessness has become an issue of increasing importance. Factors contributing to the rise in homelessness include a lack of housing affordable to low and moderate income persons, increases in the number of persons whose incomes fall below the poverty level, reductions in public subsidies to the poor, and the de-institutionalization of the mentally ill.

The most recent legislation governing housing elements (Section 65583(1)(6)) mandates that municipalities address the special needs of homeless persons within their jurisdictional boundaries. "Homelessness" as defined by the U.S. Department of Housing and Urban Development, describes an individual (not imprisoned or otherwise detained) who:

1. Lacks a fixed, regular, and adequate nighttime residence; and
2. Has a primary nighttime residence that is:
  - A supervised publicly or privately operated shelter designed to provide temporary living accommodations (including welfare hotels, congregate shelters, and transitional housing for the mentally ill);
  - An institution that provides a temporary residence for individuals intended to be institutionalized; or

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<sup>4</sup> Source: U.S. Department of Commerce, Economics and Statistics Administration, Bureau of the Census, Census Brief, "Disabilities Affect One-Fifth of All Americans, Proportion Could Increase in Coming Decades," Dec. 1997, pg. 1

<sup>5</sup> Detailed information on Universal Design Principles can be found at The Center for Universal Design Web Site: [www.design.ncsu.edu/cud](http://www.design.ncsu.edu/cud)



- A public or private place not designed for, or ordinarily used as, a regular sleeping accommodation for human beings.

This definition does not include persons in substandard housing (unless it has been officially condemned), persons in overcrowded housing (e.g., doubled up with others), or persons being discharged from mental health facilities (unless the person was homeless when entering and is considered to be homeless at discharge).

The Regional Task Force on the Homeless is the San Diego region's leading resource for information on homeless issues. Established in 1985, the Task Force promotes a regional approach as the best solution to ending homelessness in the San Diego region. The Task Force is a public/private effort to build a base of understanding about the multiple causes and conditions of homelessness. According to the Task Force, the San Diego region's homeless population can be divided into two general groups: (1) urban homeless, and (2) rural homeless, including farm workers and day laborers who primarily occupy the hillsides, canyons and fields of the northern regions of the county. The Task Force estimates that 70 percent of the homeless population in these two groups is comprised of single adults, while at least 25 percent of the population is made up of families. The remaining population is comprised of chronically homeless youth and elderly persons.

The homeless population is very difficult to categorize and quantify. Census information on homeless populations is often unreliable, due to the difficulty of efficiently counting a population without permanent residences. The Task Force produces estimates that are obtained using observations of homeless service providers, estimates from local officials, reports from local surveys and studies, the 1990 Census, utilization rates of homeless facilities, services, and meal programs, and estimated counts of persons observed at known locations. Table 9 shows that the Task Force estimates that there were 60 homeless persons in Lemon Grove in 1998.

**Table 9**  
**HOMELESSNESS**  
**Lemon Grove and San Diego Region, 1990 and 1999**

| Jurisdiction | Regional Task Force on the Homeless – 1999 Estimates |       |        |                     |            |                   |                     |
|--------------|------------------------------------------------------|-------|--------|---------------------|------------|-------------------|---------------------|
|              | 1990 Census                                          | Urban | Rural* | Total Need for Beds | Total Beds | Total Unsheltered | Percent Unsheltered |
| Lemon Grove  | 0                                                    | 50    | 10     | 60                  | 97         | 0                 | 0%                  |
| San Diego    | 8,762                                                | 8,000 | 7,000  | 15,000              | 7,111      | 7,889             | 53%                 |

\*Includes Homeless Farm Workers and Day Laborers

\*\*Based on the number of shelter beds available each night

Source: 1990 Census and 1999 Regional Task Force on the Homeless Estimates



Table 10 lists the four social service programs available in the City of Lemon Grove. The three transitional shelter programs are part of the McAlister Institute of Training and Education (M.I.T.E.) situated in the City of Lemon Grove. These services are for persons requiring substance abuse treatment and are not exclusively for general homeless persons. The Institute provides 97 beds for long-term residential treatment. Generally, residents can stay for up to 6 to 8 months. The Institute also provides employment assistance, drug education and treatment planning, individual and group counseling, and vocational and life skills training. In addition, the Institute helps individuals transition back into their communities. The Institute also provides referrals for permanent housing or employment. The City of Lemon Grove does not fund any of these services.

**Table 10**  
**SOCIAL SERVICE PROGRAMS PROVIDING HOMELESS SERVICES**  
**Lemon Grove, 1999**

| Agency                      | Program Name         | Target Population      | Special Needs             | Total beds |
|-----------------------------|----------------------|------------------------|---------------------------|------------|
| <i>Transitional Shelter</i> |                      |                        |                           |            |
| M.I.T.E.                    | KIVA Residential     | Families with Children | Substance Abuse Treatment | 40         |
| M.I.T.E.                    | New Connections      | Adult men              | Substance Abuse Treatment | 12         |
| M.I.T.E.                    | Options for Recovery | Families with Children | Substance Abuse Treatment | 45         |

Source: Homeless Services Profile, by Regional Task Force on the Homeless, January 1999

In addition to these services there are three churches in Lemon Grove that provide shelter and assistance to homeless persons. The Mt. Moriah Christian Center and the Lemon Grove Lutheran Church provide volunteers and food for the homeless. The St. Philip the Apostle Episcopal, in addition to providing volunteers and food, uses their facilities for up to two weeks to shelter the homeless. All three churches belong to the Interfaith Shelter Network. Churches that belong to the Network rotate the responsibility of sheltering homeless families and individuals for up to two weeks during the winter months. There are three case management agencies that function as screening agencies for the Network's East County Branch. The three agencies are the Crisis House, Heartland Human Relations and the Salvation Army.

### Large Households

Large families are identified as a group with special housing needs because of the limited availability of adequately sized affordable housing units. Large households often have lower incomes and frequently live in overcrowded smaller dwelling units, which can result in accelerated unit deterioration. Table 11 compares the number of large households in Lemon Grove to that in the region as



a whole. In 1990, there were 1,074 households in Lemon Grove that consisted of five or more persons. This accounts for 13 percent of total households in Lemon Grove, about 1 percent more than the region as a whole, indicating a slightly higher percentage of large families in the City compared to the region. Large families generate a need for larger housing units. However, one factor mitigating this need in Lemon Grove is the high proportion of single family homes and their relative affordability compared to the rest of the region.

**Table 11**  
**LARGE HOUSEHOLDS**  
**Lemon Grove and San Diego Region, 1990**

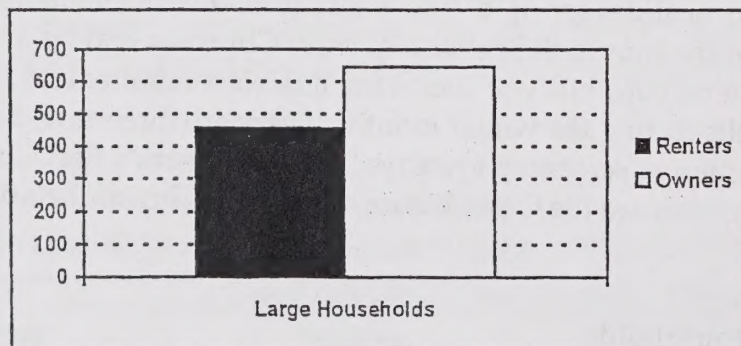
| Jurisdiction     | Persons in Household |        |        | Total Households |
|------------------|----------------------|--------|--------|------------------|
|                  | 5                    | 6      | 7+     |                  |
| Lemon Grove      | 650                  | 276    | 174    | 8,389            |
| % of Total       | 7.7%                 | 3.3%   | 2.0%   | 100%             |
| San Diego Region | 59,553               | 26,009 | 22,502 | 887,403          |
| % of Total       | 6.7%                 | 2.9%   | 2.5%   | 100%             |

Source: 1990 Census

#### *Tenure of Large Households*

About 58 percent of large households (households with 5 or more persons in them) in Lemon Grove are owner occupied. Figure 16 shows that 645 large households were owner-occupied, while 455 were renter-occupied.

**Figure 16**  
**TENURE OF LARGE HOUSEHOLDS**  
**Lemon Grove, 1990**



Source: 1990 Census

## Farm Workers

Due to the high cost of housing and low wages, a significant number of farm workers have difficulty finding affordable, safe and sanitary housing. It is estimated that there are between 100 and 150 farm worker camps located throughout the San Diego region, primarily in rural areas. These encampments range in size from a few people to a few hundred and are frequently located in fields, hillsides, canyons, ravines, and riverbeds, often on the edge of their employer's property. Some workers reside in severely overcrowded dwellings, in packing buildings, or in storage sheds.

Table 12 shows that in 1995, only 2 Lemon Grove residents were employed in agricultural industries. However, the City does not have any areas zoned for agricultural use, and agricultural production is considered a negligible activity within Lemon Grove. Thus the demand for farmworker housing in the City is negligible.

Table 12  
AGRICULTURAL WORKERS  
Lemon Grove, 1995

| Agriculture<br>Forestry<br>Fishing<br>Mining | Percent of<br>Jurisdiction's<br>Employment Base | Percent of<br>Region's<br>Workforce |
|----------------------------------------------|-------------------------------------------------|-------------------------------------|
| 2                                            | 0.0%                                            | 0.0%                                |

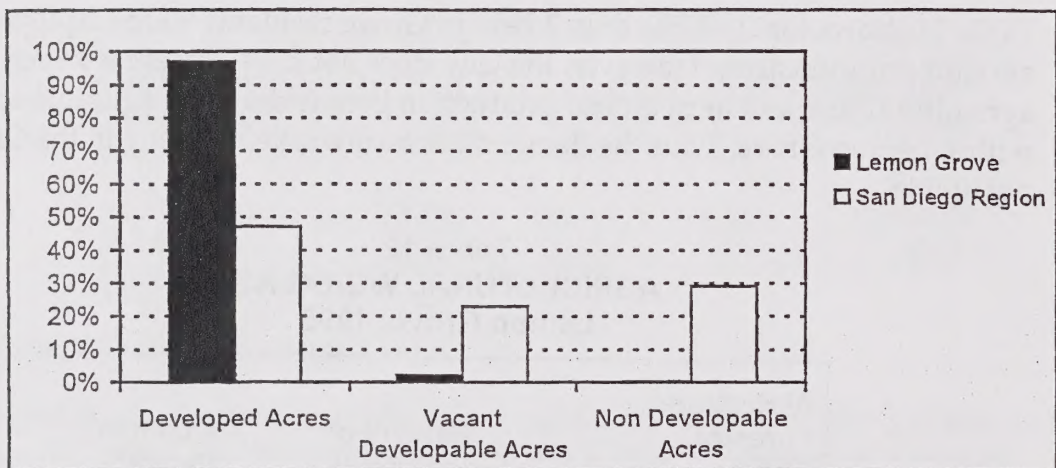
Source: SANDAG 1995 Employment Inventory



## Land Use Characteristics

In 1995, 98 percent (2,439 acres) of land in Lemon Grove was developed, as shown in Figure 17. Less than one percent (8 acres) of the land was non-developable due to physical or environmental constraints such as steep slopes, flood plains, wetlands or public ownership. The remaining 2 percent of land (approximately 56 acres) was vacant developable.

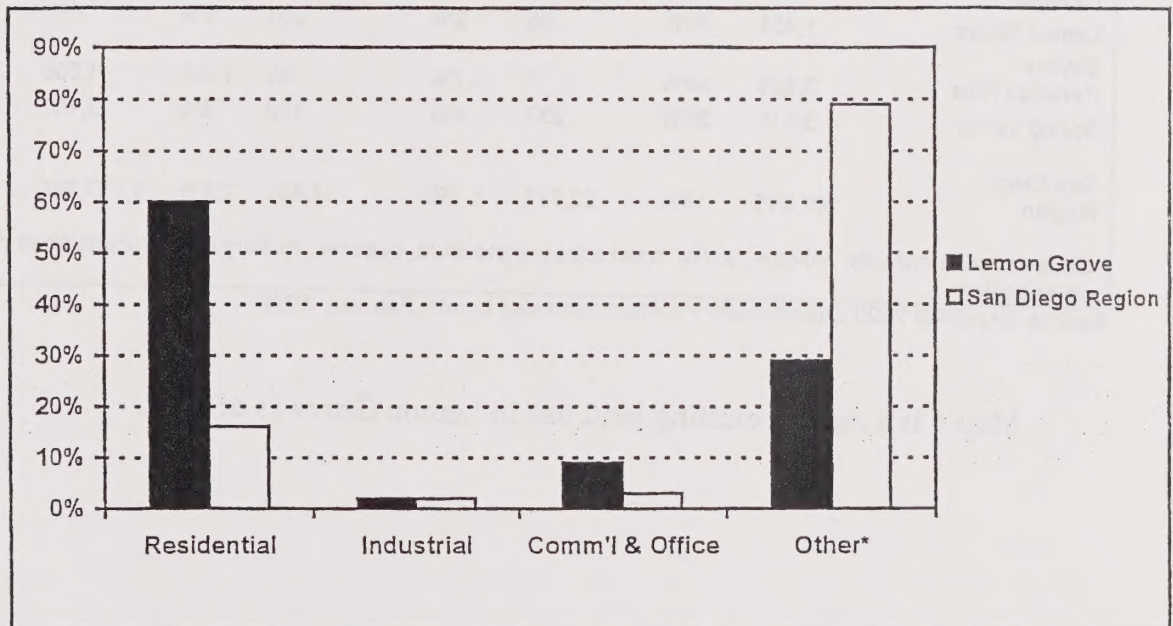
Figure 17  
DEVELOPED ACRES  
Lemon Grove and San Diego Region, 1995



Source: SANDAG 2020 Cities/County Forecast Land Use Inputs, February 1999

Figure 18 compares development in Lemon Grove to that in the San Diego region. As shown, Lemon Grove had a significantly higher percentage of residential development than the region as a whole. In 1995, 60 percent of the developed land in Lemon Grove was developed for residential uses; compared to 15 percent in the San Diego region. The City of Lemon Grove has the highest proportion of residential land of all jurisdictions in the region.

Figure 18  
GENERAL LAND USES  
Lemon Grove and San Diego Region, 1995



\*Other includes schools, colleges, parks, open space, agriculture, beaches, military uses, road/railroad rights-of-way, and water bodies.

Source: SANDAG 2020 Cities/County Forecast Land Use Inputs, February 1999



Table 13 compares general land uses in Lemon Grove to the surrounding areas. The percentage distribution of residential land within the various general land uses for Lemon Grove is similar to that of the surrounding areas.

**Table 13**  
**GENERAL LAND USES BY ACREAGE**  
**Lemon Grove, Surrounding Areas and San Diego Region, 1995**

| Jurisdiction                                                                                                                             | General Land Uses |               |            |               |                        |               |           |               | Total     |
|------------------------------------------------------------------------------------------------------------------------------------------|-------------------|---------------|------------|---------------|------------------------|---------------|-----------|---------------|-----------|
|                                                                                                                                          | Residential       | % of<br>Total | Industrial | % of<br>Total | Commercial<br>& Office | % of<br>Total | Other*    | % of<br>Total |           |
| La Mesa                                                                                                                                  | 3,093             | 56%           | 61         | 1%            | 592                    | 11%           | 1,771     | 32%           | 5,517     |
| Lemon Grove                                                                                                                              | 1,458             | 60%           | 55         | 2%            | 230                    | 9%            | 696       | 29%           | 2,439     |
| Skyline                                                                                                                                  |                   |               |            |               |                        |               |           |               |           |
| Paradise Hills                                                                                                                           | 2,829             | 64%           | 7          | 0.1%          | 68                     | 1.5%          | 1,506     | 34%           | 4,411     |
| Spring Valley                                                                                                                            | 3,316             | 56%           | 237        | 4%            | 192                    | 3%            | 2,161     | 37%           | 5,906     |
| San Diego<br>Region                                                                                                                      | 209,015           | 16%           | 22,717     | 1.7%          | 34,461                 | 2.6%          | 1,027,988 | 79%           | 1,294,182 |
| Other includes schools, colleges, parks, open space, agriculture, beaches, military uses, road/railroad rights-of-way, and water bodies. |                   |               |            |               |                        |               |           |               |           |

Source: SANDAG 2020 Cities/County Forecast Land Use Inputs, February 1999

Map 6 is a map of existing land use in Lemon Grove as of 1995.





Map 6  
EXISTING GENERALIZED LAND USE  
Lemon Grove, 1995

## Employment Characteristics

To achieve a better balance between jobs and housing, it is important to consider the employment characteristics of a region. In the San Diego region, employment growth out-paced population growth between 1980 and 1990. The decade recorded a gain of more than 313,400 jobs, an increase of 47.4 percent, while population increased by 629,772 people, a growth rate of 34 percent. During the recession, between 1990 and 1996, employment grew only 4 percent (39,800 jobs), while population grew 8 percent (202,021 people).<sup>6</sup>

Between 1990 and 1994 more low paying than high paying jobs were created in the San Diego region. Industries with the lowest payroll per employee that make up 35 percent of total employment are defined as low paying industries. Low paying jobs are in sectors like eating and drinking, auto repair, and agriculture; and in 1994 had an average pay of \$13,635. High paying industries are defined as those with aggregate payrolls that account for 50 percent of total payroll in the region. High paying jobs are in sectors like Communications, Legal Services and other business services, and in 1994 had an average pay of \$35,156. High paying jobs increased by 31 percent, while low paying jobs increased by over 43 percent. In addition, the real wages of high paying jobs have decreased seven percent, while wages in low paying jobs have decreased 15 percent over the same time period (wages adjusted for inflation).<sup>7</sup>

Table 14 shows that in 1995 there were over 1.18 million jobs in the San Diego region. Regionwide, this figure represents a small (-0.8%) drop from 1990. Lemon Grove and the surrounding areas recorded a steeper drop in employment than the region. Lemon Grove recorded a drop of -8.5 percent between 1990 and 1995, from 7,639 residents employed to 6,991.

**Table 14**  
**EMPLOYMENT**  
**Lemon Grove, Surrounding Areas and San Diego Region, 1990 and 1995**

| Jurisdiction           | 1990      | 1995      | 1990-1995<br>Percent Change |
|------------------------|-----------|-----------|-----------------------------|
| La Mesa                | 25,111    | 23,286    | -7.3%                       |
| Lemon Grove            | 7,639     | 6,991     | -8.5%                       |
| Skyline Paradise Hills | 4,396     | 3,688     | -16.1%                      |
| Spring Valley          | 9,713     | 8,222     | -15.4%                      |
| San Diego Region       | 1,195,811 | 1,186,837 | -0.8%                       |

Source: SANDAG 1990 and 1995 Employment Inventories

<sup>6</sup> Source: SANDAG Evaluating Economic Prosperity in the San Diego Region: 1998 Update, page 56

<sup>7</sup> Source: SANDAG Evaluating Economic Prosperity in the San Diego Region: 1998 Update, page 6

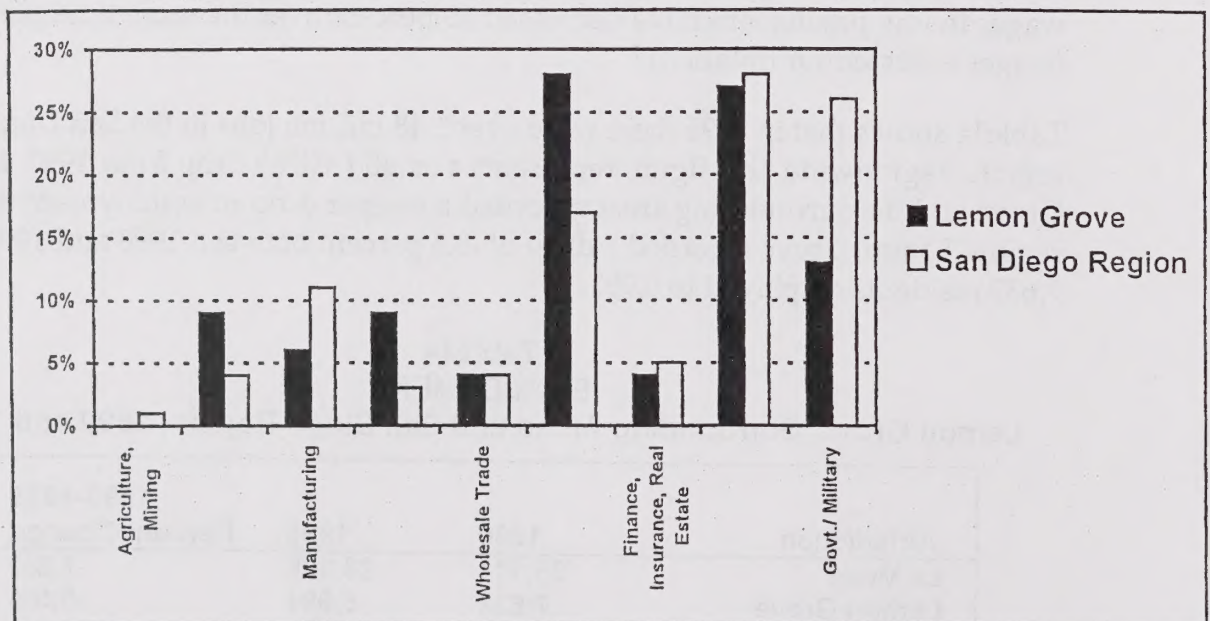


Figure 19 shows that in Lemon Grove, the retail trade sector was the largest employer (28 percent). A significant amount of commercial development in recent years has boosted the City's retail business. The second largest employer is the service sector, with 27 percent of the City's jobs. A lack of anchor stores and an abundance of discount retailers characterize the retail and service sectors in the City. Historically, Lemon Grove has faced significant retail competition within its trade area from the Marketplace at the Grove and the large concentration of regional-service retail in the neighboring city of La Mesa.

Although the City offers strong access and visibility to office tenants, it has failed to develop into an office node as it lacks an existing identity as an office node and also the appropriate supporting amenities. About 13 percent of the jobs in Lemon Grove were within the government/military sector.

The City's existing industrial properties exhibit high occupancy. However, the scarce supply of industrial land in the City limits the potential for new industrial developments.

**Figure 19**  
**EMPLOYMENT BY INDUSTRY**  
**Lemon Grove and San Diego Region, 1995**



Source: SANDAG 1990 and 1995 Employment Inventories

Lemon Grove is expected to gain an additional 1,092 employment opportunities between 1995 and 2005, an increase of 16 percent. Table 15 shows that between 1995 and 2020, SANDAG projects that the City of Lemon Grove will gain an additional 1,459 employment opportunities, an increase of 21 percent. The largest numerical increase in employment in Lemon Grove will be in the "Other" sector, which includes employment in agriculture, mining and construction industries, and self-employed and domestic workers. Other sectors with high levels of growth will include the service sector, which will add 351 employment opportunities, and the retail trade sector, which will add 285 employment opportunities. The manufacturing sector is the only sector that will slightly decrease in size, between 1995 and 2020. The higher growth service and retail trade sectors often consist largely of part-time and lower paying employment opportunities, causing an increased demand for affordable housing.

**Table 15**  
**PROJECTED CHANGE IN CIVILIAN EMPLOYMENT BY INDUSTRY**  
**Lemon Grove, 1995-2020**

| Industry                    | 1995  | 2005  | 2010  | 2020  | 1990-2020 Change |         |
|-----------------------------|-------|-------|-------|-------|------------------|---------|
|                             |       |       |       |       | Numeric          | Percent |
| Manufacturing               | 356   | 355   | 355   | 350   | -6               | -2%     |
| Transp., Comm. & Utilities  | 545   | 620   | 627   | 634   | 89               | 16%     |
| Wholesale Trade             | 239   | 298   | 311   | 317   | 78               | 33%     |
| Retail Trade                | 1,740 | 1,954 | 1,990 | 2,025 | 285              | 16%     |
| Finance, Ins. & Real Estate | 254   | 296   | 310   | 318   | 64               | 25%     |
| Services                    | 1,688 | 1,935 | 1,982 | 2,039 | 351              | 21%     |
| Government                  | 807   | 938   | 973   | 1,002 | 195              | 24%     |
| Other <sup>1</sup>          | 1,362 | 1,687 | 1,729 | 1,765 | 403              | 30%     |
| Total Civilian Employment   | 6,991 | 8,083 | 8,277 | 8,450 | 1,459            | 21%     |

1. Employment in agriculture, mining, and construction industries, and self-employed and domestic workers.

Source: SANDAG 2020 Cities/County Forecast, February 1999



Table 16 shows that between 1995 and 2020, Lemon Grove and the surrounding areas will show an increase in employment opportunities. Lemon Grove is projected to have the second highest increase in employment when compared to the surrounding areas. Regionwide, approximately 534,814 new employment opportunities will be generated, an increase of 45 percent.

**Table 16**  
**PROJECTED CHANGE IN TOTAL EMPLOYMENT**  
**Lemon Grove, Surrounding Areas and San Diego Region, 1995-2020**

| Jurisdiction           | Total Employment |           |           |           | Number Change | Percent Change |
|------------------------|------------------|-----------|-----------|-----------|---------------|----------------|
|                        | 1995             | 2005      | 2010      | 2020      | 1995-2020     | 1995-2020      |
| La Mesa                | 23,286           | 25,417    | 25,794    | 27,317    | 4,031         | 17%            |
| Lemon Grove            | 6,991            | 8,083     | 8,277     | 8,450     | 1,459         | 21%            |
| Skyline Paradise Hills | 3,688            | 4,163     | 4,238     | 4,268     | 580           | 16%            |
| Spring Valley          | 8,222            | 10,632    | 10,910    | 11,876    | 3,654         | 44%            |
| San Diego Region       | 1,186,837        | 1,513,234 | 1,565,824 | 1,721,651 | 534,814       | 45%            |

Source: SANDAG 2020 Cities/County Forecast

### Commuting Patterns

Commuting patterns demonstrate the relation of housing to employment opportunities and are a component in the allocation of growth to localities. As a result of the increase in the economic base, employment levels, and physical separation of housing and employment sites, the number of people commuting to work has increased. In 1990, 1,293 workers age 16 years and over lived and worked within Lemon Grove. An additional 9,452 workers residing in Lemon Grove worked outside the City.

Table 17 shows that in 1990, 76 percent of Lemon Grove residents drove alone to work, 5 percent more than the region as a whole. Fourteen percent of residents carpooled, 4 percent used a form of public transportation, 2 percent walked to work, and 3 percent worked at home. Lemon Grove is served by the San Diego Trolley (two stations), as well as major bus lines.

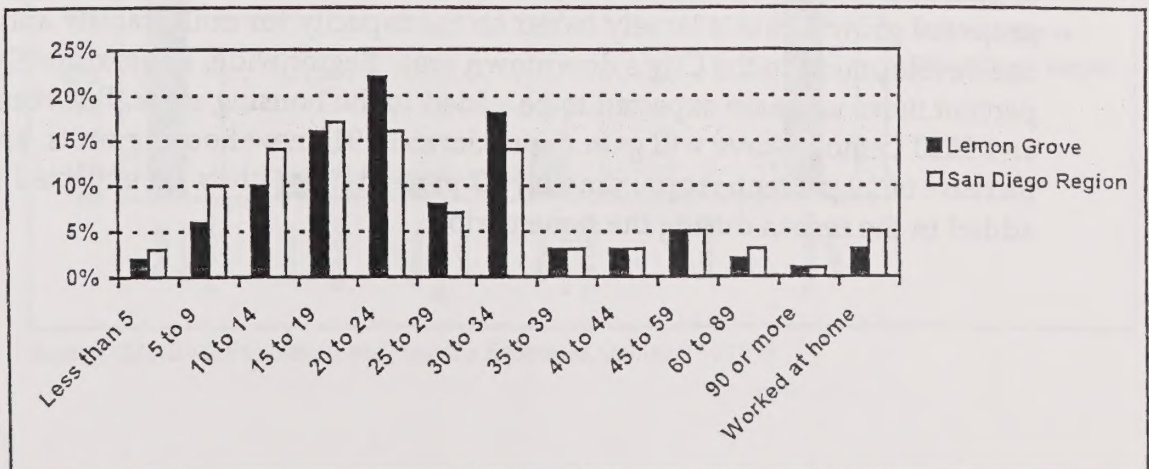
**Table 17**  
**MEANS OF TRANSPORTATION TO WORK**  
**Lemon Grove and San Diego Region, 1990**

| Means Of Transportation | Lemon Grove     |            | San Diego Region |            |
|-------------------------|-----------------|------------|------------------|------------|
|                         | #of Workers 16+ | % of Total | #of Workers 16+  | % of Total |
| Car, Truck, or Van      |                 |            |                  |            |
| Drove Alone             | 8,140           | 76%        | 872,325          | 71%        |
| Carpooled               | 1,479           | 14%        | 169,326          | 14%        |
| Public Transportation   | 439             | 4%         | 40,378           | 3%         |
| Motorcycle              | 76              | 1%         | 8,309            | 1%         |
| Bicycle                 | 27              | 0%         | 10,785           | 1%         |
| Walked                  | 186             | 2%         | 55,749           | 5%         |
| Other means             | 84              | 1%         | 12,289           | 1%         |
| Worked at home          | 314             | 3%         | 61,285           | 5%         |
| Total                   | 10,745          |            | 1,230,446        |            |

Source: 1990 Census

Figure 20 shows the average travel time for workers age 16 and over in Lemon Grove and the San Diego region in 1990. Approximately 34 percent of Lemon Grove residents had commutes less than 20 minutes, thus indicating that the City of Lemon Grove is easily accessible to the major employment centers of the region. Approximately 30 percent of Lemon Grove residents had travel times to work between 20 to 29 minutes, 21 percent had commutes between 30 to 39 minutes, 11 percent had commutes to work of 40 minutes or longer, and 3 percent of residents worked from home.

**Figure 20**  
**TRAVEL TIME TO WORK (MINUTES)**  
**Lemon Grove and San Diego Region, 1990**



Source: 1990 Census



## Housing Stock Characteristics

### Existing Housing

In 1998, the City of Lemon Grove had a housing stock of 8,820 housing units, as shown in Table 18. Compared with surrounding areas Lemon Grove had the second lowest rate (2%) of growth in its housing stock between 1990 and 1998. It also had the third lowest growth rate within the region. When compared to the 1980's, the number of housing units added decreased greatly in all areas. This can be partially attributed to both the recession and the increase in the number of construction defect lawsuits, which may have slowed housing development. The City of Lemon Grove also lost approximately 25 housing units during the construction of State Route 125.

**Table 18**  
**TOTAL HOUSING UNITS**  
**Lemon Grove, Surrounding Areas and San Diego Region, 1990 and 1998**

| Jurisdiction           | 1990         | 1998         | Percent Change<br>1990-1998 |
|------------------------|--------------|--------------|-----------------------------|
| La Mesa                | 24,154       | 24,834       | 2.8%                        |
| <b>Lemon Grove</b>     | <b>8,638</b> | <b>8,820</b> | <b>2.1%</b>                 |
| Skyline Paradise Hills | 18,846       | 19,155       | 1.6%                        |
| Spring Valley          | 18,495       | 19,557       | 5.7%                        |
| San Diego Region       | 946,240      | 1,014,859    | 7.3%                        |

Source: SANDAG 1998 Demographic and Economic Estimates

### Projected Housing Units

Table 19 shows that between 1995 and 2005, the City of Lemon Grove is expected to gain approximately 748 housing units, an increase of about 9 percent. This projected growth rate is largely based on the capacity for multi-family and mixed-use development in the City's downtown area. Regionwide, approximately 16 percent more units are expected to be added to the housing stock. Between 2005 and 2020 Lemon Grove will gain approximately 918 new housing units, an increase of 10 percent. Approximately 22 percent more units are expected to be added in the region during the same period.

**Table 19**  
**PROJECTED HOUSING UNITS**  
**Lemon Grove, Surrounding Areas and San Diego Region, 1995-2020**

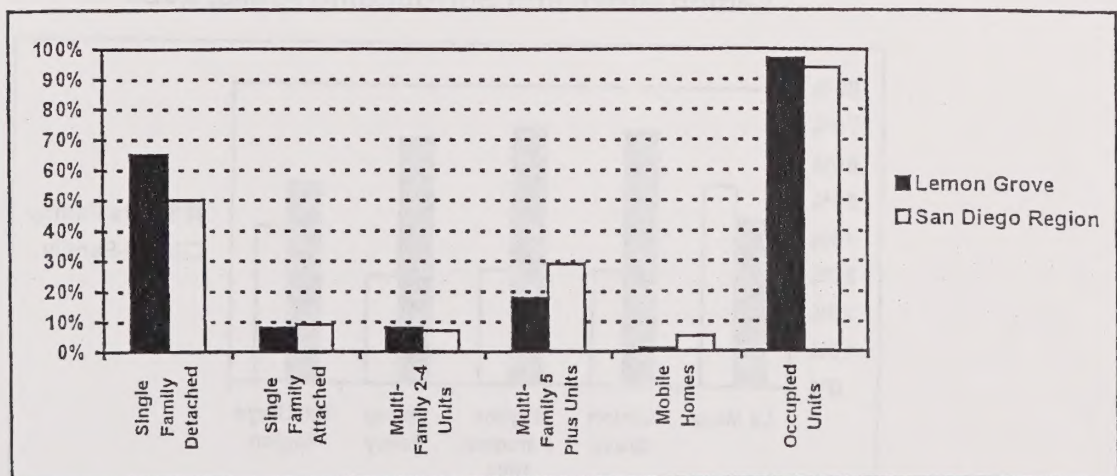
| Jurisdiction        | 1995    | 2005      | 2020      | Number<br>Change<br>1995-2005 | Percent<br>Change<br>1995-2005 | Number<br>Change<br>2005-2020 | Percent<br>Change<br>2005-2020 |
|---------------------|---------|-----------|-----------|-------------------------------|--------------------------------|-------------------------------|--------------------------------|
| La Mesa             | 24,787  | 25,824    | 28,259    | 1,037                         | 4.2%                           | 2,435                         | 9.4%                           |
| Lemon<br>Grove      | 8,811   | 9,559     | 10,477    | 748                           | .5%                            | 918                           | 9.6%                           |
| Skyline             | 19,145  | 19,792    | 21,600    | 647                           | 3.4%                           | 1808                          | 9.1%                           |
| Paradise Hills      |         |           |           |                               |                                |                               |                                |
| Spring Valley       | 19,426  | 20,866    | 22,028    | 1,440                         | 7.4%                           | 1162                          | 5.6%                           |
| San Diego<br>Region | 996,684 | 1,153,736 | 1,404,231 | 157,052                       | 15.8%                          | 250,495                       | 21.7%                          |

Source: SANDAG 2020 Cities/County Forecast, February 1999

### Housing Type

Figure 21 shows that in 1998, the largest percentage (65%) of housing units in Lemon Grove were single family detached units. The City of Lemon Grove is second only to the City of Poway in terms of the percentage of single family housing units. Of the remaining units, 8 percent were single family attached, 8 percent were multi-family with 2-4 units, and 18 percent were multi-family with 5 or more units.

**Figure 21**  
**TYPE OF HOUSING UNITS**  
**Lemon Grove and San Diego Region, 1998**



Source: SANDAG Population and Housing Estimates, January 1, 1998



Table 20 shows that while the overall number of single family units in the City of Lemon Grove is projected to increase by 2020, the percentage of these units as a component of the entire housing stock will decrease SLIGHTLY as more multifamily housing is added to the City's downtown area. This trend, which mirrors regional trends, will occur in response to limited land availability for single family homes.

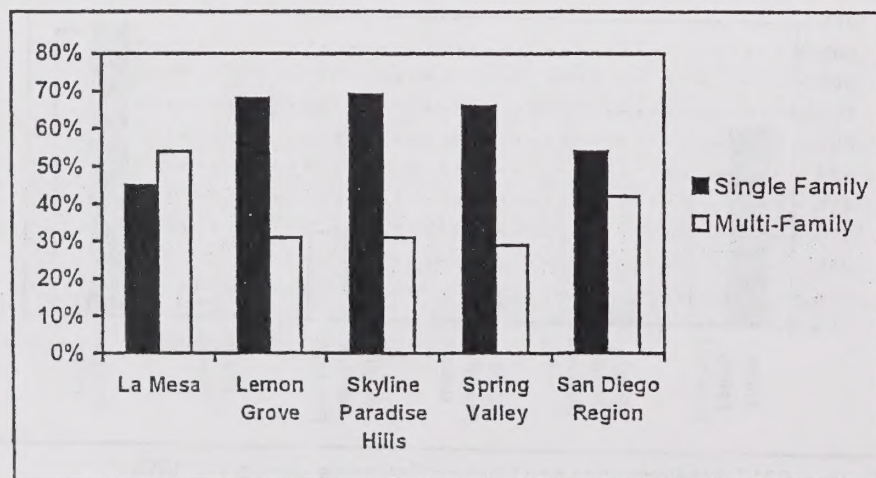
**Table 20**  
**PROJECTED HOUSING UNIT TYPE**  
**Lemon Grove and Surrounding Areas, 1995-2020**

| Housing Type       | 2000  | % Of<br>Total<br>Hsg. | 2005  | % Of<br>Total<br>Hsg. | 2010   | % Of<br>Total<br>Hsg. | 2020   | % Of<br>Total<br>Hsg. |
|--------------------|-------|-----------------------|-------|-----------------------|--------|-----------------------|--------|-----------------------|
| <i>Lemon Grove</i> |       |                       |       |                       |        |                       |        |                       |
| Single-Family      | 6,632 | 73.4%                 | 6,934 | 72.5%                 | 7,256  | 71.6%                 | 7,159  | 68.3%                 |
| Multi-Family       | 2,347 | 25.3%                 | 2,516 | 26.3%                 | 2,767  | 27.3%                 | 3,203  | 30.6%                 |
| Mobile Homes       | 110   | 1.2%                  | 109   | 1.1%                  | 110    | 1.0%                  | 115    | 1.0%                  |
| Total              | 9,089 |                       | 9,559 |                       | 10,133 |                       | 10,477 |                       |

Source: SANDAG 2020 Cities/County Forecast, February 1999

However, as shown in Figure 22, the percentage of single family homes in Lemon Grove is still expected to be very high by 2020 (68%), especially when compared to La Mesa (45%) and the San Diego region as a whole (54%).

**Figure 22**  
**PROJECTED HOUSING UNIT TYPE**  
**Lemon Grove and Surrounding Areas, 2020**



Source: SANDAG 2020 Cities/County Forecast, February 1999

## Mobile Homes

Because of the potential cost advantages of manufactured housing and mobile homes, they are often considered a significant source of affordable housing opportunities. Table 21 shows that in 1998, there were 71 occupied mobile homes in Lemon Grove, accounting for 1 percent of the City's total housing stock and less than one percent of the total mobile homes regionwide.

Table 21  
MOBILE HOMES  
Lemon Grove and San Diego, 1998

| Jurisdiction     | Occupied<br>MHs | Total<br>Housing | % Total<br>Housing | % Total<br>Occupied MHs<br>in Region |
|------------------|-----------------|------------------|--------------------|--------------------------------------|
| Lemon Grove      | 71              | 8,820            | 0.8%               | 0.2%                                 |
| San Diego Region | 43,581          | 1,014,859        | 4.3%               | 100.0%                               |

Source: SANDAG Population and Housing Estimates, January 1, 1998; City of Lemon Grove Community Planning Department.

Map 7 shows the number of single family and multi-family housing units and their location by census tract.



Map 7  
HOUSING TYPE BY CENSUS TRACT  
Lemon Grove, 1998

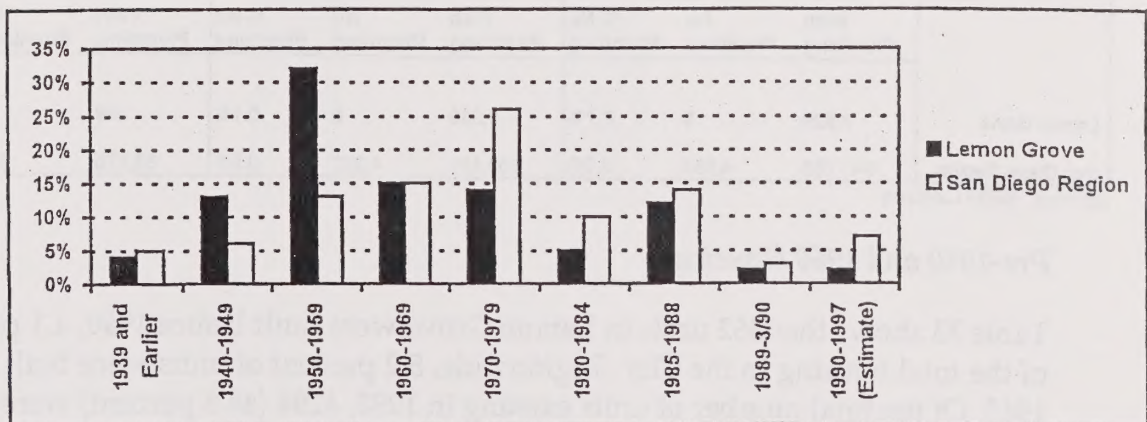
| Census Tract | Single-Family Detached | Single-Family Attached | Multi-Family | Other |
|--------------|------------------------|------------------------|--------------|-------|
| 0100         | 100                    | 0                      | 0            | 0     |
| 0200         | 100                    | 0                      | 0            | 0     |
| 0300         | 100                    | 0                      | 0            | 0     |
| 0400         | 100                    | 0                      | 0            | 0     |
| 0500         | 100                    | 0                      | 0            | 0     |
| 0600         | 100                    | 0                      | 0            | 0     |
| 0700         | 100                    | 0                      | 0            | 0     |
| 0800         | 100                    | 0                      | 0            | 0     |
| 0900         | 100                    | 0                      | 0            | 0     |
| 1000         | 100                    | 0                      | 0            | 0     |
| 1100         | 100                    | 0                      | 0            | 0     |
| 1200         | 100                    | 0                      | 0            | 0     |
| 1300         | 100                    | 0                      | 0            | 0     |
| 1400         | 100                    | 0                      | 0            | 0     |
| 1500         | 100                    | 0                      | 0            | 0     |
| 1600         | 100                    | 0                      | 0            | 0     |
| 1700         | 100                    | 0                      | 0            | 0     |
| 1800         | 100                    | 0                      | 0            | 0     |
| 1900         | 100                    | 0                      | 0            | 0     |
| 2000         | 100                    | 0                      | 0            | 0     |
| 2100         | 100                    | 0                      | 0            | 0     |
| 2200         | 100                    | 0                      | 0            | 0     |
| 2300         | 100                    | 0                      | 0            | 0     |
| 2400         | 100                    | 0                      | 0            | 0     |
| 2500         | 100                    | 0                      | 0            | 0     |
| 2600         | 100                    | 0                      | 0            | 0     |
| 2700         | 100                    | 0                      | 0            | 0     |
| 2800         | 100                    | 0                      | 0            | 0     |
| 2900         | 100                    | 0                      | 0            | 0     |
| 3000         | 100                    | 0                      | 0            | 0     |
| 3100         | 100                    | 0                      | 0            | 0     |
| 3200         | 100                    | 0                      | 0            | 0     |
| 3300         | 100                    | 0                      | 0            | 0     |
| 3400         | 100                    | 0                      | 0            | 0     |
| 3500         | 100                    | 0                      | 0            | 0     |
| 3600         | 100                    | 0                      | 0            | 0     |
| 3700         | 100                    | 0                      | 0            | 0     |
| 3800         | 100                    | 0                      | 0            | 0     |
| 3900         | 100                    | 0                      | 0            | 0     |
| 4000         | 100                    | 0                      | 0            | 0     |
| 4100         | 100                    | 0                      | 0            | 0     |
| 4200         | 100                    | 0                      | 0            | 0     |
| 4300         | 100                    | 0                      | 0            | 0     |
| 4400         | 100                    | 0                      | 0            | 0     |
| 4500         | 100                    | 0                      | 0            | 0     |
| 4600         | 100                    | 0                      | 0            | 0     |
| 4700         | 100                    | 0                      | 0            | 0     |
| 4800         | 100                    | 0                      | 0            | 0     |
| 4900         | 100                    | 0                      | 0            | 0     |
| 5000         | 100                    | 0                      | 0            | 0     |
| 5100         | 100                    | 0                      | 0            | 0     |
| 5200         | 100                    | 0                      | 0            | 0     |
| 5300         | 100                    | 0                      | 0            | 0     |
| 5400         | 100                    | 0                      | 0            | 0     |
| 5500         | 100                    | 0                      | 0            | 0     |
| 5600         | 100                    | 0                      | 0            | 0     |
| 5700         | 100                    | 0                      | 0            | 0     |
| 5800         | 100                    | 0                      | 0            | 0     |
| 5900         | 100                    | 0                      | 0            | 0     |
| 6000         | 100                    | 0                      | 0            | 0     |
| 6100         | 100                    | 0                      | 0            | 0     |
| 6200         | 100                    | 0                      | 0            | 0     |
| 6300         | 100                    | 0                      | 0            | 0     |
| 6400         | 100                    | 0                      | 0            | 0     |
| 6500         | 100                    | 0                      | 0            | 0     |
| 6600         | 100                    | 0                      | 0            | 0     |
| 6700         | 100                    | 0                      | 0            | 0     |
| 6800         | 100                    | 0                      | 0            | 0     |
| 6900         | 100                    | 0                      | 0            | 0     |
| 7000         | 100                    | 0                      | 0            | 0     |
| 7100         | 100                    | 0                      | 0            | 0     |
| 7200         | 100                    | 0                      | 0            | 0     |
| 7300         | 100                    | 0                      | 0            | 0     |
| 7400         | 100                    | 0                      | 0            | 0     |
| 7500         | 100                    | 0                      | 0            | 0     |
| 7600         | 100                    | 0                      | 0            | 0     |
| 7700         | 100                    | 0                      | 0            | 0     |
| 7800         | 100                    | 0                      | 0            | 0     |
| 7900         | 100                    | 0                      | 0            | 0     |
| 8000         | 100                    | 0                      | 0            | 0     |
| 8100         | 100                    | 0                      | 0            | 0     |
| 8200         | 100                    | 0                      | 0            | 0     |
| 8300         | 100                    | 0                      | 0            | 0     |
| 8400         | 100                    | 0                      | 0            | 0     |
| 8500         | 100                    | 0                      | 0            | 0     |
| 8600         | 100                    | 0                      | 0            | 0     |
| 8700         | 100                    | 0                      | 0            | 0     |
| 8800         | 100                    | 0                      | 0            | 0     |
| 8900         | 100                    | 0                      | 0            | 0     |
| 9000         | 100                    | 0                      | 0            | 0     |
| 9100         | 100                    | 0                      | 0            | 0     |
| 9200         | 100                    | 0                      | 0            | 0     |
| 9300         | 100                    | 0                      | 0            | 0     |
| 9400         | 100                    | 0                      | 0            | 0     |
| 9500         | 100                    | 0                      | 0            | 0     |
| 9600         | 100                    | 0                      | 0            | 0     |
| 9700         | 100                    | 0                      | 0            | 0     |
| 9800         | 100                    | 0                      | 0            | 0     |
| 9900         | 100                    | 0                      | 0            | 0     |

## Housing Age

The age of a jurisdiction's housing stock is an important characteristic because it is often an indicator of housing condition and potential rehabilitation needs. Many federal and state programs use age of housing as one factor to determine housing needs and the availability of funds for housing and/or community development.

Figure 23 shows that the housing stock in Lemon Grove is relatively old. Lemon Grove's housing stock grew significantly between the years 1950 and 1959. Approximately 49 percent of housing units were built before 1960, 25 percent more than in the region as a whole. This high percentage of older housing stock could indicate a growing need for housing rehabilitation at varying levels to maintain the existing housing stock.

Figure 23  
YEAR HOUSING BUILT  
Lemon Grove and San Diego Region, 1998



Source: 1990 Census, SANDAG Population and Housing Estimates, January 1, 1998

## Housing Condition

The City of Lemon Grove is preparing a new CDBG Rehabilitation Target Area Map and will be undertaking a neighborhood evaluation program to identify areas with deteriorating housing, areas with below average rates of owner occupied housing, areas requiring high rates of code enforcement and areas with high concentrations of low income households. The City will thus be able to identify substandard housing units and undertake needed rehabilitation programs.

However, for the purposes of this housing element, the City will use other methods to determine the City's housing condition. Specifically, the City will focus on determining the number of substandard housing units. Substandard



housing units include those in need of repair and those in need of replacement. Sources used to determine the number of substandard units within a jurisdiction include indicators derived from census data such as units lacking plumbing facilities or the percentage of units built before 1960 (although these are not always indicators of substandard conditions.)

### *Plumbing Facilities*

According to Census data, in 1990 Lemon Grove had 9 units lacking plumbing facilities, 0.1 percent of the total housing units in the City. Regionwide 0.5 percent of housing units lacked plumbing facilities, as shown in Table 22.

**Table 22**  
**HOUSING UNITS BY AVAILABILITY OF PLUMBING**  
**Lemon Grove and San Diego Region**  
**1990**

|                  | Total Housing Units |             |               | Occupied Units |             |               | Vacant Units  |             |               |
|------------------|---------------------|-------------|---------------|----------------|-------------|---------------|---------------|-------------|---------------|
|                  | With Plumbing       | No Plumbing | % No Plumbing | With Plumbing  | No Plumbing | % No Plumbing | With Plumbing | No Plumbing | % No Plumbing |
|                  |                     |             |               |                |             |               |               |             |               |
| Lemon Grove      | 8,629               | 9           | 0.1%          | 8,380          | 9           | 0.1%          | 249           | -           | 0.0%          |
| San Diego Region | 941,356             | 4,884       | 0.5%          | 883,181        | 4,222       | 0.5%          | 58,175        | 662         | 1.1%          |

Source: 1990 Census

### *Pre-1940 and 1960 Housing*

Table 23 shows that 362 units in Lemon Grove were built before 1940, 4.1 percent of the total housing in the City. Regionwide, 5.2 percent of units were built before 1940. Of the total number of units existing in 1998, 4294 (48.8 percent) were built before 1960. This contrasts with the lower percentage (24 percent) of the total number of units built in the region before 1960. Using the accepted age standard of 30 years or older for housing requiring major rehabilitation, more than three-fourths of the units (6,881) in Lemon Grove may be in need of rehabilitation in the near future. Because of its aging housing stock, Lemon Grove's need for rehabilitation is a significant issue.

**Table 23**  
**HOUSING BUILT BEFORE 1940 and 1960**  
**Lemon Grove and San Diego Region, 1998**

| Jurisdiction     | Total Units | Units Built Before 1940 | Percent of Total Units | Units Built Before 1960 | Percent of Total Units |
|------------------|-------------|-------------------------|------------------------|-------------------------|------------------------|
| Lemon Grove      | 8,792       | 362                     | 4.1%                   | 4,294                   | 48.8%                  |
| San Diego Region | 1,014,859   | 52,271                  | 5.2%                   | 243,722                 | 24.0%                  |

Source: 1990 Census, SANDAG Population and Housing Estimates, January 1, 1998



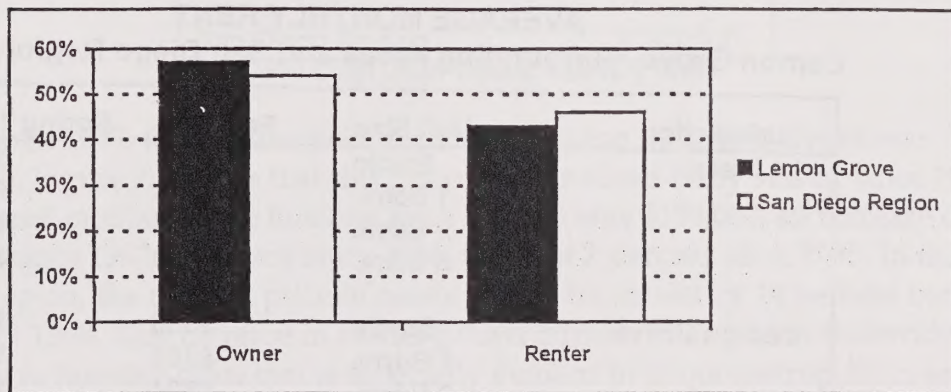


Map 8  
PERCENT PRE-1960 HOUSING BY CENSUS TRACT  
Lemon Grove, 1990

## Housing Tenure

Tenure is an important market characteristic because it is directly related to housing types and turnover rates. Figure 24 shows that in 1990, the majority (57 %) of households in Lemon Grove owned homes, higher than the regional homeownership rate of 54 percent. This rate of homeownership still represents a 7 percent decline in owner occupied units from 1980 in Lemon Grove when owner occupied units accounted for 64 percent of all occupied housing units. This high rate of ownership can be partially attributed to the large number of detached single family homes in the City and the relatively low cost of homes.

Figure 24  
TENURE  
Lemon Grove and San Diego Region, 1990



Source: 1990 Census.

## Housing Cost

Housing costs are indicative of housing accessibility to all economic segments of the community. Typically, if housing supply exceeds housing demand, housing costs will fall. If housing demand exceeds housing supply, housing costs will rise. Housing costs in Lemon Grove tend to be lower than in the San Diego region. The lower cost of housing can be attributed to factors such as older housing development, the City's inland location, associated lower land costs and slow economic growth.



## Renter Costs

The primary source for renter cost information in the San Diego region is the San Diego Apartment Association. The Apartment Association conducts two surveys of rental properties per year. For the 1998 survey, 9,000 surveys were sent out to rental property owners and managers throughout San Diego County. Responses were received from owners and managers of over 45,000 units. Although this survey sampled a broad variety of rental housing, it was not a scientific sampling.

Table 24 shows that in the fall of 1998, average monthly rents in Lemon Grove ranged from \$350 for a studio apartment to \$748 for a three-bedroom apartment. Apartment rents in Lemon Grove tend to be about \$100 to \$200 lower than those in the San Diego region.

**Table 24**  
**AVERAGE MONTHLY RENT**  
**Lemon Grove, Surrounding Areas and San Diego Region, 1998**

| Jurisdiction           | Unit Size | Fall 1998 | Spring 1998 |
|------------------------|-----------|-----------|-------------|
| La Mesa                | Studio    | \$503     | \$487       |
|                        | 1 Bdrm.   | \$553     | \$578       |
|                        | 2 Bdrm.   | \$660     | \$707       |
|                        | 3 Bdrm.   | \$890     | \$930       |
| Lemon Grove            | Studio    | \$350     | \$422       |
|                        | 1 Bdrm.   | \$506     | \$470       |
|                        | 2 Bdrm.   | \$621     | \$620       |
|                        | 3 Bdrm.   | \$748     | \$798       |
| Skyline Paradise Hills | Studio    | \$385     | n/a         |
|                        | 1 Bdrm.   | \$528     | \$468       |
|                        | 2 Bdrm.   | \$684     | \$612       |
|                        | 3 Bdrm.   | \$890     | \$970       |
| Spring Valley          | Studio    | \$470     | \$430       |
|                        | 1 Bdrm.   | \$546     | \$531       |
|                        | 2 Bdrm.   | \$659     | \$632       |
|                        | 3 Bdrm.   | \$846     | \$939       |
| San Diego Region       | Studio    | \$482     | \$448       |
|                        | 1 Bdrm.   | \$569     | \$543       |
|                        | 2 Bdrm.   | \$726     | \$685       |
|                        | 3 Bdrm.   | \$972     | \$916       |

Source: San Diego County Apartment Association, 1998

## Owner Costs

Table 25 shows that in 1998, Lemon Grove had the lowest median cost of resale homes within the surrounding areas. Lemon Grove's median cost of \$139,000 was lower by \$56,500 than the regional cost of \$195,500.

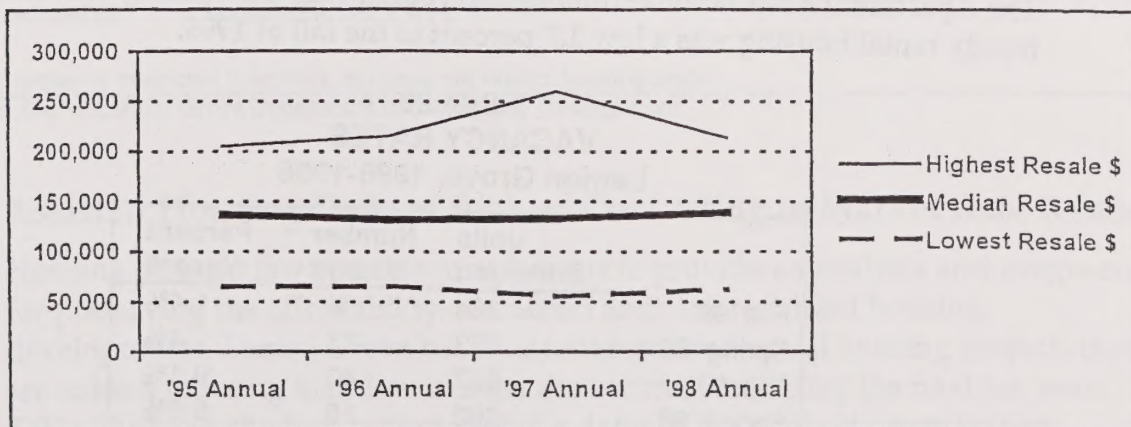
Table 25  
MEDIAN COST OF RESALE HOMES  
Lemon Grove, Surrounding Areas and San Diego Region, 1998

| Jurisdiction           | Median Cost |
|------------------------|-------------|
| La Mesa                | \$185,000   |
| Lemon Grove            | \$139,000   |
| Skyline Paradise Hills | \$140,000   |
| Spring Valley          | \$150,000   |
| San Diego Region       | \$195,500   |

Source: San Diego Union Tribune, February 1999

As of April 1999, the median price for a resale home in Lemon Grove was \$150,000. Figure 25 shows that this price has remained fairly steady since 1995. The annual median resale housing price in 1998 was \$139,000, an increase of 5 percent since 1997, 5 percent since 1996, and just 2 percent since 1995. In the San Diego region, the median price of resale homes increased by 14 percent between 1996 and 1998. This increase in housing costs mirrors a long-term statewide increase in housing costs that is especially evident in major metropolitan areas.

Figure 25  
HOME RESALES  
Lemon Grove, 1995-1998



Source: San Diego Union Tribune



## Vacancy Rates

Vacancy rates are an important housing indicator because they indicate the degree of choice available. High vacancy rates usually indicate low demand and/or high supply conditions in the housing market. Too high of a vacancy rate can be difficult for owners trying to sell or rent. Low vacancy rates usually indicate high demand and/or low supply conditions in the housing market. Too low a vacancy rate can force prices up. Vacancy rates between two to three percent are usually considered healthy for single family housing, and five to six percent for multi-family housing. However, vacancy rates are not the sole indicator of market conditions. They must be viewed in the context of all the characteristics of the local and regional market.

The region experienced low vacancy rates from 1974 to 1984. The increase in vacancy rates after 1984 was attributed to 1981 tax incentives that resulted in the construction of rental properties. The increase in new units caused the vacancy rate for multi-family units to rise to a high 9 percent in 1987. By 1990 vacancy rates had fallen to 6 percent in the region.

The San Diego County Apartment Association is the primary source of current vacancy rate information in the San Diego region. The Apartment Association sends out surveys to rental property owners and managers throughout San Diego County twice per year. Although the surveys are not scientific, they assist in analyzing vacancy trends throughout the region.

Table 26 shows that of the 284 units surveyed in Lemon Grove in the fall of 1998, only 4 were vacant, a low vacancy rate of 1.4 percent. As shown, this rate is lower than in the spring, which may be attributed to the return of students to the area. The Apartment Association estimates that regionwide the vacancy rate for multi-family rental housing was a low 1.7 percent in the fall of 1998.

Table 26  
VACANCY RATES  
Lemon Grove, 1996-1998

|            | Units<br>Surveyed | Number<br>Vacant | Percent<br>Vacant |
|------------|-------------------|------------------|-------------------|
| Fall '98   | 284               | 4                | 1.4%              |
| Spring '98 | 323               | 13               | 4%                |
| Fall '97   | 507               | 46               | 9.1%              |
| Spring '96 | 263               | 18               | 6.8%              |
| Fall '96   | 190               | 3                | 1.5%              |

Source: San Diego County Apartment Association, 1996-1998



## Existing Affordable Housing Developments

There are five regulated affordable housing developments in the City of Lemon Grove. Table 27 lists those projects that are regulated by a government agency. With the exception of Hillside Terrace, each of these projects is a density bonus project. Density bonus projects are projects in which the developer received an increase in allowable density in exchange for an agreement to keep a percentage of the units affordable or for senior citizens.

**Table 27**  
**GOVERNMENTALLY REGULATED AFFORDABLE HOUSING PROJECTS**  
**Lemon Grove, 1999**

| Name                 | Address                    | Number of Units    | Monitoring Agency        | Expiration Date |
|----------------------|----------------------------|--------------------|--------------------------|-----------------|
| Daytona Street Apts. | 7461-69 Daytona St.        | 13/2 low income    | County of San Diego      | Dec. 2001       |
| Terrace Gardens      | 3281 College Pl.           | 150/75 low income  | County of San Diego      | Mar. 2004       |
| Main Street Apts.    | 3274 Main Street           | 20 all low income  | County of San Diego      | Oct. 2001       |
| St. John's Plaza*    | 8150 Broadway              | 100-all low income | Archdiocese of San Diego | N.A.            |
| Hillside Terrace     |                            | 168/34 low income  | County of San Diego      | 2017            |
| Viazaga Apartments   | 3208-14 Massachusetts Ave. | 8 units            | County of San Diego      | Jan. 2007       |

\*This project is restricted to seniors, but does not restrict housing costs.

Source: City of Lemon Grove Department of Community Development

## Assisted Housing Units at Risk of Converting to Market Rate Rents

Housing element law requires jurisdictions to provide an analysis and programs for preserving the affordability of assisted and rent restricted housing developments. Lemon Grove has four rent restricted rental housing projects that are subject to losing their low income use restrictions during the next ten years. Table 28 shows the four projects and the dates of their subsidy termination. Programs to prevent conversion of these units are set forth in Chapter 5.

These four projects were created through density bonus agreements (as discussed above.) Twenty units of Main Street Apartments have the earliest dates of



expiration and are scheduled to expire October 2001. The 2 low income units in Daytona Street Apartments are at a risk of losing their affordability by December 2001. The agreement on the 75 low income units in the Terrace Gardens Apartment project is scheduled to expire in March 2004. The agreement on the 8 low income units in Viazaga Apartments is scheduled to expire in January 2007.

**Table 28**  
**HOUSING UNITS AT RISK OF CONVERSION**  
**Lemon Grove, 1999**

| Project              | #Units            | Earliest Date of Subsidy Termination |
|----------------------|-------------------|--------------------------------------|
| Daytona Street Apts. | 13/2 low income   | December 2001                        |
| Terrace Gardens      | 150/75 low income | March 2004                           |
| Main Street Apts.    | 20 all low income | October 2001                         |
| Viazaga Apts.        | 8 all low income  | January 2007                         |

Source: City of Lemon Grove, Housing Element, May 1992; City of Lemon Grove Community Development Department

### Preservation Cost Analysis

Preserving the affordability of existing units is a primary goal of the City of Lemon Grove. This analysis will estimate the potential cost of preserving these units through the purchase of an affordability covenant or acquisition.

#### *Purchase of Affordability Covenant*

One method the City could utilize to retain the affordability of these units is to purchase an affordability covenant for the assisted units. Given the cost savings of providing rental subsidies, and the importance of preserving existing affordable units, the City of Lemon Grove will explore the option of purchasing affordability covenants for these developments.

## Acquisition

Another option for the City is to purchase or assist a non-profit in purchasing the units. To determine the estimated market value of these units, current data on average assessed parcel prices in Lemon Grove was used.

Table 29 shows that the total market value of Daytona Street Apartments is about \$490,000. The total market value of Terrace Gardens is approximately \$6.1 million. The Main Street Apartments are valued at about \$610,000. However, given the current high demand for housing, it is likely that acquisition costs would be higher than these estimates.

**Table 29**  
**ESTIMATED MARKET VALUE OF AT-RISK UNITS**  
**Lemon Grove, 1999**

| Project             | # of Units | Estimated Market Value/ Unit | Estimated Acquisition Cost |
|---------------------|------------|------------------------------|----------------------------|
| Viazaga Apts.       | 8          | \$37,593 <sup>1</sup>        | \$300,744                  |
| Daytona Street Apts | 13         | \$37,593 <sup>1</sup>        | \$488,709                  |
| Main Street Apts.   | 20         | \$30,506 <sup>2</sup>        | \$610,120                  |
| Terrace Gardens     | 150        | \$40,678 <sup>3</sup>        | \$6,101,700                |

1. Based on average assessed unit value for multi-family with 5-15 units in Lemon Grove

2. Based on average assessed unit value for multi-family with 16 to 60 units in Lemon Grove

3. Based on average assessed unit value for multi-family with 61 or more units in Lemon Grove

Source: Calculated using County of San Diego Assessors Office data, 1999



The first of these is the need for a clear and consistent definition of the term 'housing'. This is a term which is used in a wide range of contexts, and it is important to ensure that it is used in the same way throughout the document. The second is the need for a clear and consistent definition of the term 'provision'. This is a term which is also used in a wide range of contexts, and it is important to ensure that it is used in the same way throughout the document. The third is the need for a clear and consistent definition of the term 'constraints'. This is a term which is also used in a wide range of contexts, and it is important to ensure that it is used in the same way throughout the document.

Table 3.1  
 Constraints to housing provision  
 (continued)

| Category  | Sub-category | Constraint                                 |
|-----------|--------------|--------------------------------------------|
| Financial | Land         | Land is scarce and expensive               |
|           |              | Land is often owned by private individuals |
|           | Capital      | Capital is scarce and expensive            |
|           |              | Capital is often invested in other sectors |
| Physical  | Land         | Land is often in poor condition            |
|           |              | Land is often contaminated                 |
|           | Capital      | Capital is often invested in other sectors |
|           |              | Capital is often invested in other sectors |
| Social    | Land         | Land is often in poor condition            |
|           |              | Land is often contaminated                 |
|           | Capital      | Capital is often invested in other sectors |
|           |              | Capital is often invested in other sectors |

## CHAPTER 3 CONSTRAINTS TO HOUSING PROVISION







## Constraints to the Provision of Housing

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Actual or potential constraints to the provision and cost of housing affect the development of new housing and the maintenance of existing units for all income levels. Governmental and non-governmental constraints are discussed below.

### Key Findings

#### Governmental Constraints

- ♦ Lemon Grove has residential densities from 4 dwelling units/acre to 43 dwelling units/acre.
- ♦ On and off-site improvements add to the cost of housing, but are costs associated with the provision of services necessary for the health and safety of the public.
- ♦ According to SANDAG's 1998 Development Impact Fee Survey, Lemon Grove has the lowest average total residential development impact fees of the 18 jurisdictions and the County of San Diego.
- ♦ The approval process for a tentative subdivision map and associated planned development permit requires approximately ten to twenty weeks including final action by the Planning Commission and the City Council.
- ♦ Conditional Use Permit/Planned Development Permit Process take forty-five to seventy five days, depending upon the complexity of the project, for approval.
- ♦ The General Plan Amendment/Zone Reclassification/ Zoning Ordinance Amendment applications take an average of four to six months from date of submittal of application to completion.

#### Non-Governmental Constraints

- ♦ In 1998, land and site improvement costs in the San Diego region accounted for approximately 37 percent of the total construction cost for a single family home. The average parcel cost for a single family home was \$100,933 in Lemon Grove.
- ♦ Because Lemon Grove is an inland city, the land costs are lower than those in the coastal cities of San Diego region. Thus land costs are not a significant constraint to the development of affordable housing in the City. Future



residential development potential rests primarily upon the redevelopment and infill development of existing sites.

- ♦ Construction materials and labor, the most direct costs of residential construction, accounted for about 33 percent of total single-family housing project costs.
- ♦ An analysis of mortgage lending patterns in Lemon Grove, shows that out of 1,107 mortgage loan applications in 1997, approximately 13 percent were approved and 5 percent were purchased. A higher percentage of applications from lower income groups were denied than from higher income groups.

## Governmental Constraints

Governmental constraints can limit the operations of the public, private, and nonprofit sectors, making it difficult to meet the demand for affordable housing and limiting supply in a region. Governmental constraints include growth management measures, inclusionary zoning, land use controls, building codes, processing fees, and site improvement costs. In Lemon Grove, governmental constraints are not significant, and have not resulted in a significant barrier to the construction of housing.

## Land Use Controls

Land use controls can take a number of forms that would impact the development of residential units. The General Plan, a comprehensive, long-range and general policy statement, establishes the overall character and development of the community. The City's General Plan identifies a broad range of residential land use categories. The plan provisions in Lemon Grove do not constrain the opportunity for a broad range of housing types and densities.

Zoning ordinances directly shape the form and intensity of residential development by providing controls over land use, heights and volumes of buildings, and open space on a site. According to SANDAG's 2020 Cities/County Forecast Land Use Inputs, 1,458 acres (58 %) of the City's total land inventory are in residential uses, including single family homes, multi-family units, and mobile homes. Residential densities in Lemon Grove cover the following categories:

- |                                         |                    |
|-----------------------------------------|--------------------|
| 1. Residential Low Density              | --RL (4 DU/acre)   |
| 2. Residential Low/Medium Density       | --RLM (7 DU/acre)  |
| 3. Residential Medium Density           | --RM (14 DU/acre)  |
| 4. Residential Medium/High Density      | --RMH (29 DU/acre) |
| 5. Residential Professional (Mixed Use) | --RP (43 DU/acre)  |

Table 30 provides a summary of the City of Lemon Grove's Land Use Controls.



**Table 30**  
**SUMMARY OF LAND USE CONTROLS**  
**Lemon Grove, 1998**

|                  |                                                       |                                   | Min Lot Size |       | Bldg. Height |                 | Setbacks |      |      |                                                      |                                     |
|------------------|-------------------------------------------------------|-----------------------------------|--------------|-------|--------------|-----------------|----------|------|------|------------------------------------------------------|-------------------------------------|
| Residential Zone | Max Density                                           | Min Lot Area (Sq. ft)             | Width        | Depth | Main Bldg.   | Accessory Bldg. | Front    | Side | Rear | Min Usable Open Space                                | Parking Requirements                |
| RL               | 4 DUs/acre                                            | Min 10,000 Sq. Ft.                | 60'          | 90'   | 25'          | 15'             | 25'      | 10'  | 25'  | 2,000 Sq. ft/DU                                      | 2 spaces/DU both garaged            |
| RL/M             | 7 DUs/acre                                            | Min 6,000 Sq. Ft.                 | 60'          | 90'   | 25'          | 15'             | 25'      | 5'   | 20'  | 1,500 Sq. ft/DU                                      |                                     |
| RM               | 14 DUs/acre                                           | 6,000 Sq. Ft, min 3,000 Sq. Ft/DU | 60'          | 90'   | 25'          | 15'             | 25'      | 5'   | 20'  | 1,500 Sq. ft/ first unit, 500 Sq. ft/additional unit | 2 spaces/DU, 1 guest parking/4 DU   |
| RM/H             | 29 DUs/acre, (1 DU/ 3000 Sq. ft)                      | 6,000 Sq. ft. min 3,000 Sq. ft/DU | 60'          | 90'   | 45'          | 15'             | 25'      | 5'   | 20'  | 500 Sq. ft/DU                                        |                                     |
| R/P              | 43 DUs/acre (1 DU/3000 Sq. ft, min 2 DUs per project) |                                   | 60'          | 90'   | 30'          | 15'             | 25'      | 5'   | 20'  | 500 Sq. ft/DU                                        | 2 spaces/DU, business as specified. |

Source: City of Lemon Grove, Official Zoning Ordinance, 1994



In addition to the residential categories listed in Table 30, the City's Zoning Ordinance was amended to include several Special Treatment Area Overlay Zones. These zones were established to ensure the optimal utilization of each of the Special Treatment Areas designated in the Lemon Grove General Plan, in terms of unity of development, open space preservation and enhancement, expanded housing opportunities, and support for community aesthetic and economic goals.

Special Treatment Area (STA) Overlays are areas with significant development or redevelopment potential. The use of STAs has successfully allowed the City to closely monitor and direct development in these critical areas. The City amended its General Plan in 1996 and continued the STA planning system by extending the definition to include areas warranting special planning attention in addition to areas with significant development or redevelopment potential. The Land Use Plan designates seven STAs. More information about these special treatment areas is given in Chapter 5.

Accessory rental dwelling units are permitted in zones RL/M and RL subject to the approval of a minor use permit. An average 5 to 10 accessory rental units are built per year in the City of Lemon Grove. An accessory rental dwelling unit is permitted only on lots with a single-family dwelling and a separate sale or ownership of the rental unit is prohibited. Detached accessory rental dwelling units shall comply with all yard and setback requirements that apply to single family dwellings and shall maintain an architectural style that will harmonize with the neighborhood. An accessory rental dwelling unit shall be occupied by no more than two persons. The zoning ordinance also requires that one parking space be provided for each accessory rental dwelling unit in addition to the two parking spaces for the main dwelling unit. The maximum square footage allowed for an accessory unit is 640 square feet.

Senior housing is permitted in zones RM/H, RM, RP, RLM, Neighborhood Commercial Zone, Central Commercial Zone and the General Commercial Zone subject to the approval of a conditional use permit. Residential units are also permitted over commercial buildings in both the Central Commercial Zone and the General Commercial Zone.

Residential projects are reviewed for compliance with all of the City's General Plan Elements and zoning ordinance, which is a standard process required under state law. The review process ensures that the goals, policies, and purposes of the General Plan elements and zoning ordinance are carried out in the physical plan of a residential development. This review includes density, height, setbacks, open space, infrastructure, and other improvements to promote harmonious and workable relationships among land uses in accordance with planned long-term build-out of community areas. The City's project review process, which uses the



state mandated land use tools of General Plan Elements and zoning ordinance, does not create impediments or onerous governmental constraints upon residential development.

### *Parking Requirements*

The City requires 2.25 parking spaces per dwelling unit in multi-family housing developments, with the exception of senior complexes, which require 1 parking space per unit. These parking requirements have been found to be appropriate, and do not act as a constraint to the development of multi-family housing. Additionally, these requirements are consistent with other San Diego region cities that are similar in size to Lemon Grove, as shown in Table 31.

**Table 31**  
**PARKING REQUIREMENTS FOR MULTI-FAMILY HOUSING**  
**Various San Diego County Jurisdictions, 2000**

| City        | # Bedrooms       | Parking Requirement<br>(Spaces per DU) |
|-------------|------------------|----------------------------------------|
| Lemon Grove | all size units   | 2.25                                   |
|             | senior complexes | 1                                      |
| Poway       | 1                | 1.5                                    |
|             | 2                | 2.25                                   |
| Vista       | studio or 1      | 2.30                                   |
|             | 2                | 2.5                                    |
| La Mesa     | all size units   | 2.4                                    |
| Carlsbad    | studio or 1      | >2.0                                   |
|             | 2 or more        | 2.25                                   |
| Santee      | studio or 1      | 1.75                                   |
|             | 2 or more        | 2.25                                   |
| Encinitas   | studio           | 1.5                                    |
|             | 1 and 2          | 2.0                                    |
| San Marcos  | all size units   | 2.3                                    |
| Oceanside   | studio or 1      | >2.5                                   |
|             | 2 or more        | 3.0                                    |

Additionally, the City's parking requirements can be waived or reduced for affordable housing developments on a case by case basis.

### **Building Codes and Enforcement**

The City of Lemon Grove adopted and enforces the Uniform Building Code that ensures that all housing units are built to specified standards. The code is determined by the International Conference of Building Officials and the State of California. No local amendment to the code has been either initiated or approved that directly impacts housing standards or processes.



Code enforcement is conducted by the City and is based upon systematic enforcement in areas of concern (e.g. Community Development Block Grant, and redevelopment areas) and on a complaint basis throughout the City. The Code Enforcement Division works with property owners and renters to assist them in meeting State health and safety codes.

### On and Off-Site Improvements

Site improvements in the City consist of those typically associated with development for on-site improvements (fronting streets, curbs, gutters, sewers/water, and sidewalks), and off-site improvements (drainage, parks, traffic, schools, and sewer/water). These improvements add to the cost of housing, but are costs associated with the provision of services necessary for the health and safety of the public.

### Fees and Exactions

Within the San Diego region, a variety of fees are charged to new developments. These fees include, but are not limited to, development impact fees, permit issuance fees, engineering and public work fees, and subdivision processing fees. Each of these fees is used to pay for the necessary local infrastructure needed to support the development and to cover the cost of processing the permits.

#### *Development Impact Fees*

Throughout the region, development impact fees are often charged for a variety of public facilities, including utilities, transportation improvements, open space, fire stations, and libraries. Development impact fees enable local government to shift at least part of the capital-financing burden to new development, and to synchronize new development with the installation of these new public facilities.

According to SANDAG's 1998 Development Impact Fee Survey, the City of Lemon Grove has the lowest average total residential development impact fees of the 18 jurisdictions and the County of San Diego, as shown in Table 32. Since fee values vary between, and sometimes within jurisdictions, a method was needed to compare fees across jurisdictions. To accomplish this task, prototypical structures were created for residential development. For each of these prototypical structures, existing fee levels by individual jurisdictions were applied. The prototypical structures encompass characteristics representative of development averages.

The prototypical structure for residential development was based on a three-bedroom, two-bath single family detached home with a 2,000 square foot living



area, 400 square foot garage, and a 240 square foot patio. The construction was Type V, wood frame construction.

**Table 32**  
**RESIDENTIAL DEVELOPMENT IMPACT FEES\* AS LEVIED BY**  
**JURISDICTION, PER PROTOTYPE**  
**San Diego Region, 1998**

| Jurisdiction                                                                                                     | Fees     |
|------------------------------------------------------------------------------------------------------------------|----------|
| Carlsbad                                                                                                         | \$23,498 |
| Chula Vista                                                                                                      | \$21,802 |
| Escondido                                                                                                        | \$20,492 |
| Santee                                                                                                           | \$19,853 |
| San Marcos                                                                                                       | \$18,282 |
| Poway                                                                                                            | \$17,007 |
| Encinitas                                                                                                        | \$16,098 |
| Solana Beach                                                                                                     | \$15,905 |
| Oceanside                                                                                                        | \$15,358 |
| Vista                                                                                                            | \$14,492 |
| Coronado                                                                                                         | \$14,239 |
| County of San Diego                                                                                              | \$13,831 |
| City of San Diego                                                                                                | \$13,618 |
| Imperial Beach                                                                                                   | \$12,800 |
| El Cajon                                                                                                         | \$11,613 |
| National City                                                                                                    | \$9,238  |
| La Mesa                                                                                                          | \$8,341  |
| Del Mar                                                                                                          | \$6,947  |
| Lemon Grove                                                                                                      | \$5,049  |
| *Impact fees include fees collected by non-city agencies (water & sewer district fees, and school district fees) |          |

Source: SANDAG 1998 Development Impact Fee Survey

### *Permit Issuance Fees*

Permit issuance fees are used to support a variety of functions including checking submitted plans, paying local facilities management fees, special road assessments, and public service related fees for other agencies such as school districts, water districts, and utility providers. Table 33 shows permit issuance fees for prototype homes in Lemon Grove and the other East County cities from a survey conducted by the Building Industry Association of San Diego County (BIA). Permit fees are based on a 3 bedroom, 2 bath single family detached residential dwelling unit with 2,000 square feet of living area, a 400 square foot garage, 240 square foot patio (cover and walls); fireplace; gas and electric hookups; type V, wood frame construction. This survey provides an overview of



development related fees charged by land-use agencies in the San Diego region. Although the survey relies on information from local jurisdictions, the BIA cautions against comparing fee levels by jurisdiction, since methodology, approaches, assumptions, and levels of service may have varied widely.

**Table 33**  
**PERMIT ISSUANCE FEES: PROTOTYPE HOME**  
**East County Cities, 1999**

|                 | El Cajon  | Lemon Grove | Santee    |
|-----------------|-----------|-------------|-----------|
| Valuation       | \$157,880 | \$167,660   | \$173,980 |
| Valuation Year  | 1992-93   | 1998-99     | 1995-96   |
| Permit Fees     |           |             |           |
| Plan Check      | \$548     | \$794       | \$800     |
| Building Permit | \$843     | \$1,220     | \$1,232   |
| MPE Permits     | \$194     | \$226       | \$223     |
| Energy          | \$42      | \$160       | \$305     |
| Seismic         | \$16      | \$17        | \$17      |
| Total           | \$1,643   | \$2,417     | \$2,577   |

Source: Building Industry Association, 1998-1999 Fee Survey, San Diego County, City of Lemon Grove Community Planning Department

### *Engineering and Public Works Fees*

Like permit issuance fees, engineering and public works fees are used to support a variety of functions including checking submitted plans, paying local facilities management fees, special road assessments, and public service related fees for other agencies such as school districts, water districts, and utility providers. Table 34 shows Engineering and Public Works fees for project development in the East County cities.

**Table 34**  
**ENGINEERING AND PUBLIC WORKS FEES (PROJECT)**  
**East County Cities, 1998-1999**

|                           | El Cajon                                           | Lemon Grove | Santee                                                                 |
|---------------------------|----------------------------------------------------|-------------|------------------------------------------------------------------------|
| Grading Plan Check        | \$200•                                             | \$200       | \$1,500 1 <sup>st</sup> 2 shts; O                                      |
| Grading Permit            | —                                                  | \$30        | \$1,000 add'l shts*                                                    |
|                           | \$19,500•                                          | \$995#      | 2.5% Eng est*•                                                         |
| Improvement Plan Check    | 2% 1 <sup>st</sup> \$100,000+<br>1.25% > \$100,000 |             | \$1,500 1 <sup>st</sup> 2 <sup>nd</sup> shts; O<br>\$1,000 add'l shts* |
| Improvement Inspection    | \$45,000•                                          | #           |                                                                        |
| Geotechnical/Soils Review | 3% improvement fees                                | #           | 2.5% Eng est*•                                                         |
| Landscaping Plan Check    | —                                                  | #           | \$300-\$500•                                                           |

• Fee, O Deposit, \* Full Cost Recovery, # Included in Improvement Plan Check

Source: Building Industry Association, 1998-1999 Fee Survey, San Diego County, City of Lemon Grove Community Planning Department



## Subdivision Processing Fees

Subdivision processing fees are used to cover the City's administrative costs incurred through the processing of subdivision applications and plans. Table 35 shows subdivision processing fees for minor subdivisions (less than 50 lots on 10 acres) in the East County cities, and Table 36 shows subdivision processing fees for major subdivisions (at least 50 lots on 10 acres).

**Table 35**  
**SUBDIVISION PROCESSING FEES (MINOR SUBDIVISION)**  
**East County Cities, 1998-1999**

|                                | El Cajon           | Lemon Grove             | Santee                                                           |
|--------------------------------|--------------------|-------------------------|------------------------------------------------------------------|
| Annex                          | •\$500/ac          | —                       | —                                                                |
| Compliance                     | •\$200             | —                       | • \$600 <sup>1</sup>                                             |
| Design Review                  | —                  | —                       | • \$2,400 (5+SFR Units) Fee<br>Varies w/type and size of project |
| Development Agreement          | —                  | —                       | ○ \$100*                                                         |
| General Plan Amendment         | • \$750            | \$1,300                 | • \$1,800                                                        |
| Tentative Parcel Map           | •\$1,000 +\$25/lot | \$350 - \$400           | • \$1,500 to \$2,500                                             |
| Final Map                      | •\$600+\$25/lot    | \$285                   | ○ \$1,000/sht dep*                                               |
| Planned Development (PRD)      | • \$1,000          | \$100-\$400<br>+\$10/DU | —                                                                |
| Planned Development (PCD)      | —                  | —                       | —                                                                |
| Rezone                         | • \$1,000          | \$300 +\$8/acre         | • \$2,000                                                        |
| Sensitive Land/Resources       | —                  | —                       | —                                                                |
| Special Use Permit (major CUP) | •\$2,400           | \$375                   | • \$750-\$250 Eng <sup>2</sup>                                   |
| Site Development Plan          | • \$750            | —                       | —                                                                |
| Specific Plan                  | • \$1,000          | —                       | • \$5,000                                                        |
| Variance                       | • \$250            | \$120                   | • \$250-\$750                                                    |

• Fee, ○ Deposit,  
1. \$900 with boundary ad  
2. Fee varies with type and size of project

Source: Building Industry Association, 1998-1999 Fee Survey, San Diego County

**Table 36**  
**SUBDIVISION PROCESSING FEES MAJOR SUBDIVISION**  
**East County Cities, 1998-1999**

|                             | El Cajon            | Lemon Grove      | Santee                                       |
|-----------------------------|---------------------|------------------|----------------------------------------------|
| Tentative Map               | • \$1,000 +\$25/lot | \$240 + \$15/lot | • \$5,500 11-50 lots                         |
| Final Map                   | • \$800+\$25/lot    | \$480            | ○ \$1,000/sht*                               |
| Environmental Initial Study | • \$250             | \$125            | • \$500                                      |
| Environmental Impact Report | • \$1,500           | \$125 + 10%      | • \$2,000*                                   |
| Other                       | • \$200             | \$60             | • TM Revision: 75% of<br>TM fee, \$5,000 max |
|                             | Drainage Plan       | TM Revision      |                                              |

• Fee, ○ Deposit  
\* Full cost recovery

Source: Building Industry Association, 1998-1999 Fee Survey, San Diego County



## Processing and Permit Procedures

The time required to process permits in the City of Lemon Grove varies, based upon the scope and type of project. The amount of time involved in processing applications/permits depends on the type and the applicant's compliance with the City's ordinances and the completeness of the applications. Certain types of application/permits are discretionary and require a public hearing, while others are processed administratively. Through administrative approval, the applicant bypasses the public hearing requirement and shortens the processing time. Some projects may take a long time to secure final approval. However, these projects generally have significant environmental impacts or plan involve plan amendment, or rezoning. The developers may be responsible for delays by failing to provide information or requesting continuances. Permit approval in these circumstances requires more time for public notice, public hearings, and negotiations of design modifications of design modification to resolve problems.

Requirements of the California Environmental Quality Act (CEQA) can add to processing complexity. Under CEQA, developments or actions that are defined as projects must undergo an assessment of their impacts on the environment.

The City estimates that typical processing time and procedure requirements include:

**Tentative Subdivision Map and Associated Planned Development Permit:** The approval process for a tentative map requires approximately ten to twenty weeks including final action by the Planning Commission and the City Council.

**Conditional Use Permit/Planned Development Permit Process:** Forty-five to seventy five days, depending upon the complexity of the project, is a typical time frame needed during the plan development process.

**General Plan Amendment/Zone Reclassification/ Zoning Ordinance Amendment:** These applications take an average of four to six months from date of submittal of application to completion. Applications are first submitted to staff, who may work with applicants to ensure completeness. These applications require public hearings by both the Planning Commission and City Council.

The City of Lemon Grove does not have a separate design review process, thereby shortening the review period.

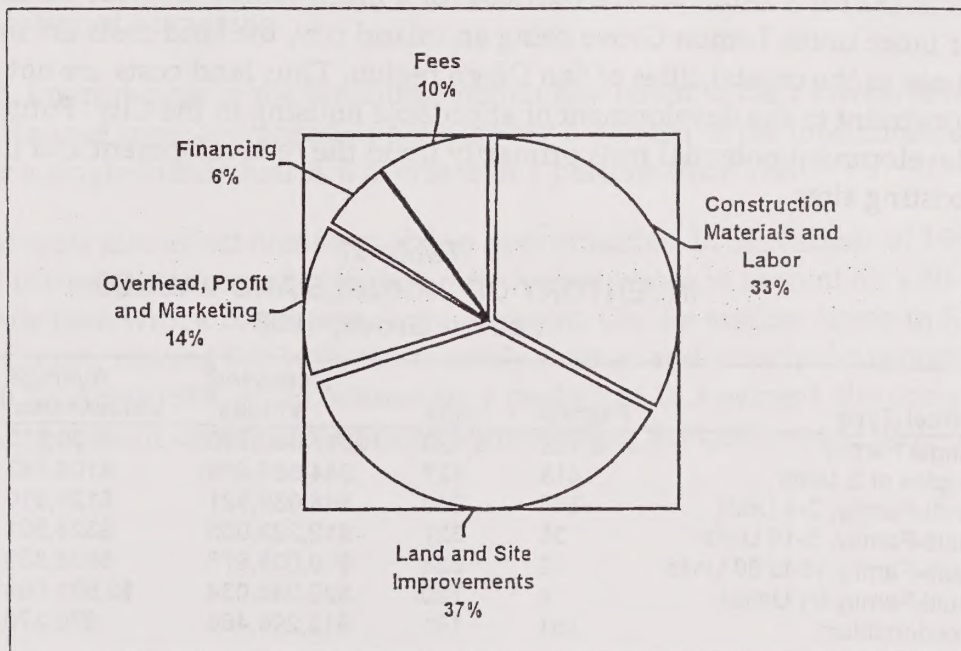
## Growth Management Measures

The City of Lemon Grove does not currently have any established growth management activities.

## Non-Governmental Constraints

A number of private sector factors contribute to the cost of housing. Figure 26 shows that in 1998, for the construction of a standard, single family home costing \$215,400, construction materials and labor accounted for approximately 33 percent of the total development costs. Land and site improvement costs accounted for 37 percent of the costs; developer overhead, marketing, and profit accounted for 14 percent; fees accounted for 10 percent; and financing costs accounted for 6 percent. The following is a discussion of these factors and their impact on affordable housing development.

Figure 26  
COMPONENTS OF HOUSING COST  
San Diego Region, 1998



Source: Building Industry Association, 1998



## Land Costs

Residential land prices contribute significantly to the cost of new housing. In 1998, land and site improvement costs in the San Diego region accounted for approximately 37 percent of the total construction cost for a single family house. Land costs ranged from \$65,000 to \$230,000 per lot<sup>8</sup>

In Lemon Grove, there is little vacant land upon which to base estimates of land costs. However, information does exist on parcel costs. These costs include the total assessed value of real property in the City, including the cost of the home. Table 37 shows the average assessed parcel values in the City of Lemon Grove in 1998. The average parcel cost for a single family home was \$100,933. The average parcel cost for duplex and multi-family homes of 2 or more units ranged from \$108,192 for a 2-unit lot to \$3,661,004 for a multi-family lot with the capacity for 61 or more units. Lemon Grove being an inland city, the land costs are lower than those in the coastal cities of San Diego region. Thus land costs are not a significant constraint to the development of affordable housing in the City. Future residential development potential rests primarily upon the redevelopment and infill of existing sites.

**Table 37**  
**INVENTORY OF PARCELS AND VALUES**  
**Lemon Grove, 1998**

| Parcel Type                 | Parcels | Units | Assessed Values <sup>1</sup> | Average Value/Parcel | Average Value/Unit |
|-----------------------------|---------|-------|------------------------------|----------------------|--------------------|
| Single Family               | 5,123   | 5,120 | \$517,080,730                | \$100,933            | \$100,992          |
| Duplex or 2 Units           | 413     | 827   | \$44,683,406                 | \$108,192            | \$54,030           |
| Multi-Family, 2-4 Units     | 386     | 949   | \$48,639,921                 | \$126,010            | \$51,254           |
| Multi-Family, 5-15 Units    | 38      | 327   | \$12,293,035                 | \$323,501            | \$37,593           |
| Multi-Family 16 to 60 Units | 12      | 328   | \$10,005,978                 | \$833,832            | \$30,506           |
| Multi-Family 61 Units+      | 8       | 720   | \$29,288,034                 | \$3,661,004          | \$40,678           |
| Condominium                 | 161     | 161   | \$12,296,466                 | \$76,376             | \$76,376           |

1. The above data represents total assessed values of real property, prior to exemptions.

Source: County of San Diego Assessors Office, 1998

<sup>8</sup> Source: Building Industry Association, 1998

## Construction Costs

Construction costs are the second highest component of new housing. Construction costs are the total costs to developers exclusive of profit, but including fees, materials, labor and financing. In 1998, housing construction costs in the San Diego region ranged from \$38 to \$50 per square foot, excluding fees and land costs. Construction materials and labor, the most direct costs of residential construction, accounted for about 33 percent of total single-family housing project costs. In the early 1990s, the housing market in California took a severe downturn due to an economic recession. This forced many experienced laborers to leave the state in search of work. The subsequent housing recovery beginning in 1997 has left the region with a labor shortage that is leading to higher labor costs.<sup>9</sup>

## Availability of Financing

In 1998, interest rates in the San Diego region had fallen to their lowest levels in 30 years. Finance costs comprised approximately 6 percent of the total construction cost for a single-family house, a decrease of 1 percent since 1990.<sup>10</sup>

Interest rates also affect homeownership opportunities. In September of 1998, the posted interest rate on resale single family homes was 6.34 percent on a 30-year, fixed rate loan with a 20 percent down payment. On the median home in San Diego County costing \$199,000, the monthly interest and principal payment would be \$990. In April 1989, when interest rates peaked at 11.3 percent, the comparable monthly payment on a median priced home costing \$174,000 was \$1,359.<sup>11</sup>

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<sup>9</sup> Source: Building Industry Association, 1998

<sup>10</sup> Source: Building Industry Association, 1998

<sup>11</sup> Source: San Diego Union Tribune, "A Look Back Stimulates Interest," Oct. 18, 1998



Table 38 uses Home Mortgage Disclosure Act (HMDA) data to analyze mortgage lending patterns in Lemon Grove. Out of 1,107 mortgage loan applications in 1997, approximately 13 percent were approved (based on the number of loans approved but not accepted and the number purchased) and 5 percent were purchased. A higher percentage of applications from lower income groups were denied than from the higher income groups.

**Table 38**  
**MORTGAGE LENDING RATES**  
**Lemon Grove, 1997**

| Applicant<br>Income<br>Group <sup>1</sup> | Total<br>Apps. | Loans<br>Originated | Apps.<br>Approved<br>but not<br>Accepted | Apps.<br>Denied | Percent<br>Denied | Loan<br>Purchased | Percent<br>Purchased |
|-------------------------------------------|----------------|---------------------|------------------------------------------|-----------------|-------------------|-------------------|----------------------|
| <50%                                      | 112            | 54                  | 5                                        | 30              | 26.8%             | 1                 | 0.8%                 |
| 50%-80%                                   | 261            | 141                 | 18                                       | 68              | 26.1%             | 14                | 5.4%                 |
| 80%-100%                                  | 235            | 136                 | 20                                       | 42              | 17.9%             | 18                | 7.7%                 |
| 100%-120%                                 | 177            | 107                 | 8                                        | 45              | 25.4%             | 9                 | 5.1%                 |
| >=120%                                    | 322            | 182                 | 35                                       | 63              | 19.6%             | 12                | 3.7%                 |
| Total                                     | 1,107          | 620                 | 86                                       | 248             | 22.4%             | 54                | 4.9%                 |

1. Percentage of Area Median Income

Source: Home Mortgage Disclosure Act, 1997

Economics Research Associates prepared a Countywide Credit Needs Assessment Study (October, 1999) for the San Diego City/County Reinvestment Task Force that addressed this lending pattern. (The primary role of the Task Force is monitoring and negotiating Community Reinvestment Act compliance.)

According to the study, many low-and moderate-income, first-time homebuyers have difficulty qualifying for available loans due to the following factors: high cost of housing relative to their qualifying incomes; a lack of financial knowledge and understanding of how the loan process works; difficulty of the households in meeting the standard equity and debt coverage requirements; and the need for an improved delivery system of debt capital to low- and moderate-income communities.

The study recommends to the San Diego City/County Task Force the following actions CRA-regulated banks could take to remedy this situation:

- a) Provide home-buyers counseling and assistance programs for multi-lingual households and in existing community centers in selected low- and moderate-income communities;
- b) Invest in non-profit intermediary organizations that target and aggressively market to low- and moderate-income communities and develop flexible

underwriting terms, originate home purchase and home improvement loans on behalf of participating banks; and

- c) Develop innovative loan products or obtain loan credit for making or buying a loan with an innovative loan product.

The City of San Diego and the County Board of Supervisors have adopted the report, and these recommendations are being included in the 3-Year Master Plan the Task Force is preparing to address the challenges identified in the needs assessment study.





## Introduction

This volume contains the City of Chicago's 1997-2000 Housing Element. It is a document that provides the public, including the City of Chicago, with information about the city's housing needs and the City's response to those needs. The City's Housing Element is a key document in the City's planning process and is used to guide the City's housing policy and programs.

### Introduction to the Housing Element

The Housing Element is a key document in the City's planning process and is used to guide the City's housing policy and programs. It provides information about the city's housing needs and the City's response to those needs. The Housing Element is a key document in the City's planning process and is used to guide the City's housing policy and programs.

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## Evaluation

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This section analyzes the City's accomplishments during the 1991-1999 housing element cycle. This is done by evaluating the previous housing element and the City's success in meeting its goals and by evaluating the City's Redevelopment Agency's accomplishments. The evaluation is used to determine goals and programs to be included in the 1999-2004 housing element.

### Evaluation of Previous Housing Element

An important component of this revised housing element is the evaluation of the previous housing element. It is important to determine if the housing needs have changed, if the goals and policies are still relevant, and if the programs were effective. These questions were systematically considered as part of the housing element update. The analysis is summarized in the following paragraphs and is reflected throughout the revised Housing Element.

#### Effectiveness

The goals and objectives of the 1991-1996 Housing Element were appropriate for a small city such as Lemon Grove, which introduced some new programs and continued certain previous programs to address the City's unmet housing needs.

#### Progress

This section of the Housing Element describes the City's progress in meeting the goals and policies of the 1991-1996 Housing Element. The results of this analysis are important to this element because they were used to revise and update the proposed programs for 1999-2004 as described in Chapter 7.

The 1991-1996 Housing Element contained a series of goals related to conserving and improving existing affordable housing, provision of adequate sites, assisting in development of affordable housing, removal of governmental constraints and promoting equal housing opportunities. The following section reviews progress in the implementation of each of these action items and the continued appropriateness for the 1999-2004 Housing Element.



## Conserving and Improving Existing Affordable Housing

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1. **Housing Rehabilitation Programs:** The County of San Diego Housing Authority administers a number of loan/grant programs that are available to the City of Lemon Grove to provide rehabilitation assistance to lower income owner and renter occupied households to facilitate unit upgrading.

**Goal:** The City will expand the program outreach to achieve rehabilitation of 18-20 units annually.

**Accomplishment:** Between January 1991 and July 1999 a total of 22 single family units and 18 multi-family units, all low income, were rehabilitated through the County of San Diego Rehabilitation Program. A total of \$573,919.50 was spent to rehabilitate these units.

**Evaluation:** The Housing Rehabilitation Program is administered by the County of San Diego, and the number of units rehabilitated depends upon the money the county allocates to each city. Using housing rehabilitation to maintain the existing housing stock remains a priority with the City of Lemon Grove. The City will continue to refer landlords and homeowners to the rehabilitation programs offered by the County of San Diego. Additionally, during this housing element cycle, the City will identify and target rehabilitation efforts at neighborhoods with deteriorating housing and below average rates of homeownership.

2. **Mobile Home Park Program:** This program ensures that in the event that a mobile home park is converted by the owner to a different use, tenants are given adequate noticing by the park owner, the right to a public hearing, and are provided with information by staff on replacement housing and other housing assistance programs.

**Goal:** Ensure mobile home park tenants are provided adequate notice regarding pending conversions and are provided appropriate compensation. Meet with park tenants to provide information regarding the availability of housing assistance programs, including low cost senior citizen housing and rent subsidies. Where mobile home park conversions are within the Redevelopment Project Area, enforce State replacement housing requirements.

**Accomplishment:** Through an agreement with COACH (Corporation for Affordable Communities and Homes), the City provided 32 units in accordance with replacement housing requirements. The units are available to very-low to low income families.



**Evaluation:** The Broadway Commercial Project resulted in the need for providing replacement housing. The City will continue to provide information on replacement housing and other housing assistance programs.

3. **Relocation and Replacement Housing Program:** In addition to preparing Relocation Plans for displaced residents, the City is required to provide replacement units for any low and moderate income households lost through redevelopment agency activities. The units must be replaced within 4 years from the time they were lost from the market. Units can be replaced with new or newly rehabilitated low and moderate income units. Replacement units may be located anywhere within the City.

The City prepared a relocation plan identifying financial and technical assistance to be provided to residents displaced by the proposed Broadway Commercial project, which would result in the loss of 51 units, including a trailer park with 36 mobile home units.

**Goal:** Ensure that the Lemon Grove Community Development Agency strictly adheres to all replacement housing requirements specified under redevelopment law. Prepare relocation and replacement housing plans for the proposed Broadway Commercial project to address the associated residential development impacts. Should the project go forward, expend necessary redevelopment set-aside funds to provide replacement housing within 4 years.

**Accomplishment:** Through an agreement with the Hillside Terrace Association, the City provided 14 units in accordance with replacement housing requirements. The units were deed restricted for 30 years. To offset the loss of the 36 units mobile home units, the Windmill Trailer Park was rehabilitated to provide 32 mobile home units restricted to low income. An additional 8 low income units were provided at the Viazaga Apartments, along with 1 low income sale unit at 1606 San Altos Place.

|                                         | Units |
|-----------------------------------------|-------|
| Very low income units (0-50% of median) | 3     |
| Lower income units (51-80% of median)   | 46    |
| Moderate income (81-120% of median)     | 6     |

**Evaluation:** The Broadway Commercial Project resulted in the need for providing replacement housing.



4. **Section 8 Rental Assistance Program/Housing Vouchers:** The City of Lemon Grove contracts with the County of San Diego to administer the Section 8 Rental Certificate/Voucher program. This program extends rental subsidies to lower income residents. The subsidy represents the difference between 30 percent of the householders' income and the actual rent paid.

**Goal:** The City will encourage listing of rental units with County Housing Authority, continue subsidy of 263 households and participate in applications from the San Diego County Housing Authority for additional Section 8 housing.

**Accomplishment:** As of June 30, 1999 there were 277 Lemon Grove residents receiving Section 8 Rental Certificates and Vouchers.

**Evaluation:** The City will continue to contract with the County of San Diego to administer the Section 8 program and will support the County in any applications for additional Section 8 assistance.

5. **Home Sharing:** The East County Council on Aging, located in El Cajon, administers a shared housing program which assists seniors in locating roommates to share existing housing in the community. Services offered by the agency include information and referral, outreach, client counseling, placement and follow-up. This program has been successful in providing alternate living arrangements for Lemon Grove seniors. The Council on Aging requires that rents charged not exceed \$250 per month, and indicates that housing costs are generally reduced to below 30 percent of the client's income. Roommate matches are made for mobile homes as well as single family and multi-family homes.

**Goal:** The City will continue to refer residents to the Council's program. Additionally, the City will begin to increase program outreach efforts through advertisements in the City newsletter, and placement of program brochures in key community locations. The City's goal is to match a minimum of 8 low income seniors each year through this program.

**Accomplishment:** During the previous housing element cycle 33 home-sharing matches were made in the City of Lemon Grove.

**Evaluation:** The City will continue to refer residents to the Home Sharing program and also continue its program outreach efforts.



6. **Conservation of Existing and Future Affordable Units:** The City had one housing project at risk of converting to market rate rents during the 1991-1999 housing element cycle. This mortgage revenue bond project, Hillside Terrace, had 20 percent of its units restricted to low income uses.

**Goal:** Preserve 34 low income units in Hillside Terrace.

**Accomplishment:** The City preserved the 34 units in the Hillside Terrace apartments by approving a deferred loan of \$300,000 towards the Hillside Terrace Associates. The 34 units were made affordable to lower income tenants at affordable rents.

**Evaluation:** The City recognizes the importance of conserving existing affordable housing opportunities. Conservation remains a primary goal.

## **Provision of Adequate Sites**

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### **7. Land Use Element**

**Goal:** Provide a range of residential development opportunities through appropriate land use designations. Maintain a residential site inventory. Advertise incentives for residential in commercial zones. Accommodate City's 1991-1996 share of regional housing needs, identified as 757 dwelling units.

**Accomplishment:** The City of Lemon Grove participates in and has provided land use input towards the San Diego Association of Governments Series 9 Regional Growth Forecast. The City is also currently working on its own GIS database and plans to compile a land use database to maintain an inventory of available residential land.

During the previous housing element cycle (1991-99), the City added only 168 housing units. Recently, however, Lemon Grove updated its General Plan (in 1996) and has identified two areas for mixed use infill and redevelopment adjacent to the City's two trolley stations. The plan includes specific guidelines for these Special Treatment Areas (STAs) to ensure that future development achieves the community's goals. Other areas also have been identified for residential redevelopment and infill as described in Chapter 5.

**Evaluation:** The City will continue to maintain a site inventory through participation in the San Diego Association of Governments Regional Growth Forecast, and by developing its own GIS database. In addition, the City's implementation of its new general plan and development of Special Treatment Areas (STAs) will provide adequate sites for meeting regional share goals.



## 8. Facilitate Development of Higher Density Housing

**Goal:** Encourage the development of infill housing at the upper end of the density range. Research approaches to achieving higher densities, and provide information to developer applicants.

**Accomplishment:** The City of Lemon Grove underwent a General Plan update in 1996, during which the City increased allowable land use densities in its residential zones. The land use plan now encourages development of infill and redevelopment housing at the upper end of the density range.

**Evaluation:** The City of Lemon Grove has a large amount of residential land with higher density redevelopment and infill development potential. As vacant land in the City is scarce, future residential development will rely upon this land, and therefore will occur at higher densities. One area that is planned for higher density residential development is Special Treat Area I (STA I), a mixed-use area that contains the traditional downtown commercial district located near Broadway and Lemon Grove Avenue. For a further description of anticipated residential development patterns in the City see Chapter 5.

## 9. Sites for Homeless Shelters/Transitional Housing

**Goal:** Provide for sites for the development of housing for the homeless. Amend the City's zoning ordinance to allow shelters by Conditional Use Permit (CUP) in commercial and industrial zones, and transitional housing in residential zones.

**Accomplishment:** In 1993, the City approved a Conditional Use Permit for 97 transitional housing beds as part of the McAlister Institute of Training and Education, which provides services for persons requiring substance abuse treatment. The City permits transitional type housing, subject to a Conditional Use Permit in the Low Density Residential, Low/Medium Density Residential, Medium Density Residential, Medium/High Density Residential, and Residential Professional zones. However, the City did not amend its zoning ordinance during the previous housing element cycle specifically to accommodate these uses.

**Evaluation:** Currently Lemon Grove's Zoning Ordinance does not specifically reference transitional housing or homeless shelters, but does accommodate these uses as Residential Care Facilities through a Conditional Use Permit process. During this housing element cycle, the City will amend its zoning ordinance to specifically include these uses.



## Assist in Development of Affordable Housing

### 10. Density Bonus Program

**Goal:** Encourage development of housing for seniors, low income and large family households through provision of density bonus/other equivalent incentives. Incorporate new density bonus provisions into City's zoning ordinance. Develop informational handout, and strive to achieve one project annually, for total of 50 units.

**Accomplishment:** Four projects received a density bonus between 1982 and 1997, resulting in a total of 110 units. Of the total units, 108 were for seniors, and 2 were for low income families as shown in Table 39.

Table 39  
**DENSITY BONUS PROGRAM**  
Lemon Grove

| Name                | Year | Density Bonus |       | Resident Type     |
|---------------------|------|---------------|-------|-------------------|
|                     |      | Units         | Units |                   |
| St. Johns Plaza     | 1982 | 100           | 40    | Senior            |
| Main St. Apartments | 1985 | 20            | 5     | Senior low income |
| Terrace Gardens     | 1986 | 150           | 63    | Senior low income |
| Viazaga Apartments  | 1997 | 8             | 2     | Low income family |
| Total               |      | 278           | 110   |                   |

Source: City of Lemon Grove Department of Community Development

**Evaluation:** The City will update its density bonus ordinance and continue to provide density bonuses to qualifying projects.

### 11. Shared Equity Program/Downpayment Assistance

**Goal:** Expand homeownership opportunities through creation of equity partnerships. Evaluate establishing program in City, and establish program guidelines.

**Accomplishment:** The City participates in the County of San Diego's Shared Equity /Loan Program. Since July 1998 the agency provided 10 home purchase loans totaling \$192,818. Of the 10 loans, 4 assisted low income households and 5 assisted moderate-income households while one remained to be processed.

**Evaluation:** The City will continue to participate in the County's Shared Equity/Loan program to expand homeownership opportunities in the City.

### 12. Multi-Family Revenue Bond Financing Program: This program issues tax-exempt bonds to provide funding for construction and mortgage loans to



encourage developers to provide both rental and for-sale housing which is affordable to lower income families and individuals.

**Goal:** Encourage developers to take advantage of affordable housing bond financing, and facilitate coordination among developers in bond issuance.

**Accomplishment:** In 1993 the Hillside Terrace Apartments were developed in the City of Lemon Grove using the Multi-family revenue bonds worth \$6,500,000. The apartments have 34 units with occupants having income 80% or less of area median income. The affordability limit on the low income units expires in the year 2017.

**Evaluation:** City of Lemon Grove will continue to encourage developers to take advantage of available housing bond financing through the County.

### **13. Utilize Non-Profit Housing Development Corporations**

**Goal:** Meet annually with non-profit groups to encourage affordable housing development. Solicit the participation of non-profit housing developers in City sponsored housing projects.

**Accomplishment:** There was no development of affordable housing by nonprofits in the City during the previous housing element cycle.

**Evaluation:** Working with nonprofits remains an ongoing City objective.

### **14. Pursue Affordable Funding Housing Sources**

**Goal:** Pursue federal funding sources through County HCD, and evaluate State funding sources to achieve full implementation of Housing Element programs. Advertise funding availability to development community.

**Accomplishment:** The City receives a variety of funding through the County of San Diego's programs.

**Evaluation:** This will remain an ongoing City policy.

## **Removal of Governmental Constraints**

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### **15. Zoning Ordinance**

**Goal:** Ensure City standards are not excessive and do not unnecessarily constrain affordable housing. Revise zoning ordinance to incorporate State density bonus provisions, and provisions for homeless facilities.

**Accomplishment:** The City's standards are not excessive and do not unnecessarily constrain affordable housing development. The City did not but will incorporate the State density bonus provisions into their zoning ordinance. The City did not amend its zoning ordinance to provide for the siting of homeless facilities.

**Evaluation:** The City will continue to monitor the City's Zoning Ordinance to ensure that standards do not excessively constrain affordable residential development. The City will incorporate processes for the siting of homeless shelters and transitional housing into their zoning ordinance and will revise its density bonus provisions during the 1999-2004 housing element cycle.

## 16. Development Fees

**Goal:** Provide flexibility in the assessment of development fees to facilitate affordable housing. Offer reduced fees for provision of affordable housing.

**Accomplishment:** The City did not receive any request for reduced development fees during the previous housing element cycle.

**Evaluation:** The City has the lowest development fees in the San Diego region. Development fees are not considered a constraint to housing provision.

## 17. Expedited Project Review

**Goal:** Minimize project holding costs on affordable housing developments. Establish priority review processing for affordable housing projects.

**Accomplishment:** The City did not receive any applications for affordable housing projects that required expedited processing. A commercial project which received expedited processing was completed in approximately 37 days from data of submittal to City Council approval. In order to process projects quickly, the City of Lemon Grove conducts concurrent processing of environmental review and project review.

**Evaluation:** Due to the small size of the City and low volume of permit applications, processing time for developments is usually not long. The standard processing time for most discretionary applications is approximately 60 to 75 days.



## Equal Housing Opportunity

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### 18. Fair Housing

**Goal:** Affirm a positive action posture, which will assure unrestricted access to housing. Continue to support Heartland Human Relations to provide fair housing services and assist in program outreach.

**Accomplishment:** This remains an ongoing City objective.

**Evaluation:** The City will continue to support fair housing activities.

## Housing Opportunities

The Housing Opportunities Commission (HOC) is a public agency that provides housing assistance to low-income families and individuals. The HOC is responsible for the development and implementation of the Housing Opportunities Program (HOP).

### Availability of Housing

Housing is a basic need for all people, and the HOC is committed to ensuring that everyone has access to safe and affordable housing. The HOC provides a variety of housing options, including public housing, subsidized housing, and rental assistance. The HOC also provides information and counseling to help people find housing and understand their rights and responsibilities. The HOC is a public agency that provides housing assistance to low-income families and individuals. The HOC is responsible for the development and implementation of the Housing Opportunities Program (HOP).

### Eligibility Requirements

Eligibility for housing assistance is based on income, family size, and other factors. The HOC has established income limits for each family size, and families must meet these limits to be eligible for assistance. The HOC also has other requirements, such as being a resident of the area and having a valid identification. The HOC provides information and counseling to help people understand the eligibility requirements and the application process. The HOC is a public agency that provides housing assistance to low-income families and individuals. The HOC is responsible for the development and implementation of the Housing Opportunities Program (HOP).

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## CHAPTER 5 HOUSING OPPORTUNITIES





## Housing Opportunities

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This section evaluates the potential residential development that could occur based on the Lemon Grove General Plan and Zoning Ordinance.

### Availability of Suitable Sites

Housing element law mandates that a city must show that it has adequate sites that will be made available through appropriate zoning and development standards and with public services and facilities needed to facilitate and encourage the development of a variety of housing types for all income levels. This is a planning goal, not a production goal – the City must show that it has the capacity, or adequate sites, to accommodate its projected need for housing. In this section, adequate sites will be discussed in terms of the City's regional share goals – the City's share of the region's housing needs for 1999-2004.

### Regional Share Goals

According to state law, local jurisdiction's housing needs assessments must include their share of the projected needs for housing in the region (regional share). Section 65584 of housing element law states that the distribution of regional housing needs shall take into consideration market demand for housing, employment opportunities, the availability of suitable sites and public facilities, commuting patterns, type and tenure of housing need, the loss of units contained in assisted housing developments that changed to non-low-income use, and the housing needs of farm workers. It also states that the distribution shall seek to reduce the concentration of lower income households in cities and counties, which already have disproportionately high proportions of lower income households.

To allocate the regional share number for the 1999-2004 housing element cycle by jurisdiction, the San Diego Associations of Governments (SANDAG) used the 2020 Forecast allocation process. Residential activity was allocated based upon: (1) the location of projected employment, (2) the availability of usable land for residential activities, and (3) spatial relationships between population and employment activities measured by accessibility on the highway and transit systems. SANDAG's 2020 Forecast is based upon a consensus building process that includes review by both technical staff and policy makers. The Regional Share housing unit allocation was adopted by the SANDAG Board in June 1999.

SANDAG has identified Lemon Grove's share of regional housing needs for 1999-2004. The regional share identifies the need for new housing units for each jurisdiction and distributes the projected housing need to all income groups: very low, low, moderate, and above moderate. Each jurisdiction must identify the sites (capacity) to meet their share of the region's housing needs.



Table 40 shows Lemon Grove's regional share goal and the income distribution of the goal. Lemon Grove accounts for 0.5 percent of the region's projected housing needs, or 491 units.

**Table 40**  
**REGIONAL SHARE**  
**Lemon Grove, 1999**

| Income Category                      | Goal | Percent of Total |
|--------------------------------------|------|------------------|
| Very Low Income (<50% A.M.I.)        | 87   | 18%              |
| Low Income (50-80% A.M.I.)           | 79   | 16%              |
| Moderate Income (80-120% A.M.I.)     | 113  | 23%              |
| Above Moderate Income (>120% A.M.I.) | 212  | 43%              |
| Total                                | 491  | 100%             |
| A.M.I. = Area Median Income          |      |                  |

Source: SANDAG, Regional Housing Needs Statement, 1999

As shown, 34 percent of the projected housing need is for very low income and low income households. This allocation seeks to reduce the concentration of lower income households in Lemon Grove, as Lemon Grove already had a higher share of lower income households than many in the San Diego region.

**Table 41**  
**REGIONAL SHARE ALLOCATION OF LOWER INCOME HOUSEHOLDS**  
**San Diego Region, 1999**

| Jurisdiction        | Existing Percentage of Lower Income Households | Regional Share Allocation of Lower Income Households |
|---------------------|------------------------------------------------|------------------------------------------------------|
| Carlsbad            | 24%                                            | 52%                                                  |
| Chula Vista         | 42%                                            | 34%                                                  |
| Coronado            | 24%                                            | 52%                                                  |
| Del Mar             | 19%                                            | 57%                                                  |
| El Cajon            | 49%                                            | 27%                                                  |
| Encinitas           | 26%                                            | 50%                                                  |
| Escondido           | 41%                                            | 35%                                                  |
| Imperial Beach      | 55%                                            | 21%                                                  |
| La Mesa             | 39%                                            | 37%                                                  |
| <b>Lemon Grove</b>  | <b>42%</b>                                     | <b>34%</b>                                           |
| National City       | 65%                                            | 11%                                                  |
| Oceanside           | 39%                                            | 37%                                                  |
| Poway               | 19%                                            | 57%                                                  |
| San Diego           | 39%                                            | 37%                                                  |
| San Marcos          | 41%                                            | 35%                                                  |
| Santee              | 30%                                            | 46%                                                  |
| Solana Beach        | 25%                                            | 51%                                                  |
| Vista               | 41%                                            | 35%                                                  |
| Unincorporated Area | 32%                                            | 44%                                                  |
| Total               | 38%                                            | 38%                                                  |

Source: SANDAG, Regional Housing Needs Statement, 1999

## Capacity to Meet Regional Share Goals

Table 42 shows that using vacant (24.8 acres), redevelopment (61.07 acres) and infill (254.27 acres) residential land, the City has the capacity to meet its regional share goals for all income levels. Based on these three categories, the City has the capacity for an additional 1,589 units of housing – over three times the City’s regional share need of 491 units. Of the 340 acres of land, 23 acres can be developed at densities high enough to support the construction of 475 low and very low income housing units, and 46 acres can be developed at densities high enough to support the construction of 231 moderate income units. The remaining 271 acres can be developed at densities more suitable to above moderate-income housing.

**Table 42**  
**CAPACITY TO MEET REGIONAL SHARE NEED**  
**Lemon Grove, 1998**

| Income Category                                                                                                                                      | Units Needed | Appropriate Density | Available Acres | Unit Potential** |
|------------------------------------------------------------------------------------------------------------------------------------------------------|--------------|---------------------|-----------------|------------------|
| Very Low and Low                                                                                                                                     | 87           | 14-43 du/acre       | 22.70           | 570              |
| Moderate                                                                                                                                             | 113          | 7-14 du/acre        | 45.71           | 231              |
| Above Moderate*                                                                                                                                      | 212          | Any*                | 271.01          | 883              |
| Total                                                                                                                                                | 491          | —                   | 340.14          | 1,589            |
| *To determine the acres available to meet above moderate income regional share needs, land with maximum densities of 7 du/acre or lower was counted. |              |                     |                 |                  |
| **Based on high end of density range.                                                                                                                |              |                     |                 |                  |

Source: SANDAG, Existing Policies Capacity File, 1998

The following two tables show the City's capacity for residential development in more detail. Table 43 shows the City's housing capacity using vacant developable residential land. Table 44 shows the City's housing capacity using land with residential and mixed-use redevelopment and infill potential.

Map 9 shows the location of Lemon Grove’s residential development sites based on SANDAG’s Land Layers Inventory/Local Jurisdiction Review of the 2020 Growth Forecast Inputs.



Map 9  
RESIDENTIAL LAND USE  
Lemon Grove, 1990

### *Vacant Residential Land*

As shown in Table 43, Lemon Grove has 24.8 acres of developable vacant residential land within its boundaries. The majority of this land is located within existing lower density, single family areas, and is zoned for lower density residential development.

**Table 43**  
**DEVELOPABLE ACRES OF VACANT RESIDENTIAL LAND**  
**Lemon Grove, 1998**

| Zoning/General Plan Category    | Lemon Grove Density Allowed (Du/Acre) | Net Dev. Acres | Unit Potential* |
|---------------------------------|---------------------------------------|----------------|-----------------|
| Low Density Residential         | 1 – 4 Du/Ac                           | 14.39          | 57              |
| Low/Medium Density Residential  | 4 – 7 Du/Ac                           | 9.81           | 68              |
| Medium Density Residential      | 7 – 14 Du/Ac                          | 0              | 0               |
| Medium/High Density Residential | 14 – 29 Du/Ac                         | 0.60           | 17              |
|                                 | 1 – 29                                | 24.80          | 142             |

\*Based on high end of density range

Source: SANDAG, Existing Policies Capacity File, 1998



## Residential Infill and Redevelopment Land

In addition to vacant land, the City has identified 315 acres of land that have infill or redevelopment potential as shown in Table 44. Infill areas are developed areas with the potential to intensify the existing land use, such as adding more single family units to a single-family area through lot splits. Redevelopment areas are currently developed areas with the potential to change their land use based on current general plan/zoning designations, such as an existing single family development in an area where the plan allows multi-family densities. Of the total 315 acres, 254 acres have infill potential and 61 acres have redevelopment potential.

**Table 44**  
**LAND WITH INFILL AND REDEVELOPMENT POTENTIAL**  
**Lemon Grove, 1999**

| Zoning/General Plan Category    | Infill                        | Density Allowed (Du/Ac) | Developable Acres | Unit Potential* |
|---------------------------------|-------------------------------|-------------------------|-------------------|-----------------|
| Low Density Residential         | Single Family                 | 1 – 4                   | 28.99             | 42              |
| Low/Medium Density Residential  | Single Family                 | 4 – 7                   | 215.89            | 704             |
| Medium Density Residential      | Multi-Family                  | 7 – 14                  | 8.95              | 38              |
| Mixed Use**                     | Multi-Family                  | 43                      | .29 (0.44)**      | 7               |
| <b>Subtotal</b>                 |                               |                         | <b>254.27</b>     | <b>791</b>      |
| Zoning/General Plan Category    | Redevelopment                 | Density Allowed (Du/Ac) | Developable Acres | Unit Potential* |
| Low/Medium Density Residential  | Employment to Single Family   | 4 – 7                   | 1.93              | 12              |
| Medium Density Residential      | Single Family to Multi-Family | 7 – 14                  | 36.76             | 193             |
| Medium/High Density Residential | Single Family to Multi-Family | 14 – 29                 | 13.60             | 313             |
| Mixed Use                       | Employment to Multi-Family    | 43                      | 6.02 (8.05)**     | 232             |
| Mixed Use**                     | Mobile Home to Multi-Family   | 43                      | 0.33 (0.45)**     | 13              |
| Mixed Use**                     | Single Family to Multi-Family | 43                      | .20 (0.31)**      | 5               |
| <b>Subtotal</b>                 |                               |                         | <b>61.07</b>      | <b>768</b>      |
| <b>Total</b>                    |                               |                         | <b>315.34</b>     | <b>1,559</b>    |

\*The number of existing units is subtracted from unit potential, and based on the high end of the density range.

\*\*To calculate the developable acres for mixed-use sites, it was assumed that 1/3 of the site was available for commercial use, and 2/3 was available for residential use. Actual development ratios may vary. The City requires that only the ground floor of a mixed-use development must be in a commercial use. Total developable acres are given in parentheses.

Source: SANDAG Existing Policies Capacity File, 1998



### *Opportunities for Higher Density Housing Development*

Because most of the City's capacity for housing development, especially higher density housing development, is through infill development and redevelopment, as shown in Table 44, the City will take specific actions to encourage these activities. These are the areas in the City where the greatest potential exists for meeting the housing needs of lower income households, as identified by the City's regional share numbers (Table 41). Specifically, land within the zoning/general plan category Medium/High Density Residential could redevelop from existing single family use to multi-family use, at up to 29 dwelling units per acre, and land within the Mixed-Use zoning/general plan category could redevelop and infill develop with mixed-use at densities up to 43 dwelling units per acre.

During the last 10-years there has been very little development activity in the City. This can be attributed to both the recession and a lack of proactive efforts to attract development. Therefore the City is not calculating projected housing development using historical trends. Instead, the City is calculating projected development potential based upon the City's current commitment to community revitalization. This commitment includes encouraging and facilitating the development of a wide variety of housing types, with particular emphasis on mixed-use development and multi-family development around the two Trolley stations located in the City.

Map 10 shows the four areas in the City that have the potential to develop at higher densities. The areas labeled A and B are sites with the potential to redevelop from single family use to multi-family use at a density up to 29 dwelling units per acre. These areas have the capacity for an additional 313 higher density dwelling units. The areas labeled C and D have the potential for mixed-use infill development and mixed-use redevelopment at up to 43 dwelling units per acre. These areas have the capacity for an additional 257 mixed-use, higher density dwelling units. In total, the capacity for higher density residential development in these areas totals 570 units, far exceeding the City's regional share need of 87 very low and low income units. Each of these areas is described further below.

#### *A. Single Family to Multi-Family Redevelopment – Residential Special Treatment Area VIII*

The sites in Area A have the potential to redevelop from single family to multi-family uses at densities up to 29 dwelling units per acre. The majority of these sites fall within the City's Special Treatment Area VIII, Eastern Central Avenue, a residential STA which allows for residential development of up to 29 dwelling units per acre and building heights of two stories or 25 feet, whichever is more restrictive.



It is likely that these sites will redevelop to higher density housing uses, as these areas currently consist of a mix of densities. Existing development in this zone includes a mix of apartments, duplexes, and single family dwelling units. Many of the lots are large (.5 acres), long, narrow lots. The City receives many inquiries from property owners in this zone that are looking to build condominiums or add additional units such as duplexes or additional single-family homes. Due to the condition and character of this zone, it is likely that a large number of the existing single-family homes will redevelop to higher density multi-family homes.

#### *B. Single Family to Multi-Family Redevelopment – Redevelopment Project Area*

The sites in Area B also have the potential to redevelop from single family to multi-family uses at densities up to 29 dwelling units per acre. These sites are all located within the Redevelopment Project Area. The Redevelopment Project Area in Lemon Grove encompasses 618 acres, including the commercial area just south of State Route 94, the commercial area adjacent to Lemon Grove Boulevard (near one of the Trolley stations), and a small commercial area located west of Skyline Boulevard.

The redevelopment plan's housing-related goals include:

- To eliminate and prevent the spread of blight and deterioration, and to conserve, rehabilitate, and redevelop the Project Area.
- To encourage the development of residential, commercial, and industrial environments which positively relate to adjacent land uses and upgrade and stabilize existing uses.
- To expand the resource of developable land by making underutilized land available for redevelopment.
- To promote the rehabilitation of existing housing stock where appropriate.
- To make provision for adequate housing to the extent feasible.

For a more detailed description of the City's Redevelopment Program and projected redevelopment housing production, see Chapter 7 (Programs).

#### *C. Special Treatment Area 1, Downtown Village*

The sites in Area C are located in Special Treatment Area (STA) 1, Downtown Village. As a means of providing increased opportunities for residential development, and to assist in the revitalization of the City's commercial areas, the City's General Plan has designated Mixed-Use STAs within the City's Redevelopment Project Area. Mixed-use development allows a mix of retail, office, apartment and condominium development. The density for the mixed-use land is 43 dwelling units per acre, but the expected development density may be



less over the whole site, as the ground floor of any mixed-use development must be used for commercial purposes.

The Downtown Village STA consists of the traditional downtown commercial district located around the intersection of Broadway and Lemon Grove Avenue, adjacent to a Trolley station. A mix of retail and office uses presently dominate the STA, but some multi-family residences also exist. The Downtown Village is planned for a lively mix of retail, office, condominium and apartment development supported by a variety of transportation options. In addition to supporting the village residents, shops and restaurants will provide recreational opportunities for Lemon Grove residents and others from adjacent communities. The residential population will in turn increase the viability of the village shops. Trolley and bus lines traversing the village will allow residents to commute to regional work centers via transit while also providing access to the downtown village from nearby communities. To provide more opportunities for mixed-use development, the traditional northern boundary of downtown is extended north by half a block.

The City is preparing a Request for Proposals (September 2001) to hire a consultant to prepare a specific plan for the Downtown Village area. Preparation of the Specific Plan should begin by January 2002, and should take approximately 9-12 months. This specific plan will include recommendations and development standards to encourage multi-family residential and mixed-use development, and will incorporate the following housing-related components, as required by the City's General Plan:

- In accordance with the mixed-use designation, the specific plan shall establish development regulations to implement the mixed land use concept, wherein a combination of shops, offices, civic facilities and multi-family residential development is encouraged within the same building, site or block.
- A major component will consist of incentive programs to assist businesses in redevelopment, façade enhancement and architectural renovations; signage upgrades and streetscape improvements; and development of second and third story mixed-uses. Incentives to encourage housing development within the village must be emphasized.
- Any additional parking needs required to accommodate the increased development will be identified. Acquisitions needed for additional parking areas will be identified and the City will consider reducing parking standards for mixed-use development in conjunction with the planning and implementation of public parking areas.



Additionally, the City has been working on a Downtown Project to attract business and developers. The City is working with architects and an ad hoc Downtown Design Committee made up of citizens and business owners to design a downtown that will both stimulate the economy and become a focal point for community gatherings. The City will begin making improvements to the downtown area in September, 2001. The City's goal is to revive the downtown economically to attract developers to invest in its long range goal of a vibrant, mixed-use downtown area. As a result of the City's marketing plan, several developers have already expressed an interest in locating projects in the downtown area, including mixed-use projects with a residential component.

#### *D. Massachusetts Station Special Treatment Area*

The Massachusetts station STA (Area D) encompasses the existing commercial site across from the Massachusetts Avenue Trolley station. This site allows mixed-use development at up to 43 dwelling per acre. Redevelopment of the site with a mix of residential and neighborhood commercial is planned to achieve two primary goals: 1) increase the number of residents that can walk to the Trolley station and use the Trolley to commute, and 2) establish neighborhood shopping opportunities to reduce driving and encourage walking and bicycling.

Development within the Massachusetts Station STA will conform to the following housing-related policies, as required by the City's General Plan:

- The residential component will consist of condominiums and/or apartments, and shall not exceed the density established by the underlying land use category (43 du/acre).
- Consider assisting the development of housing with the Community Development Agency's Low/Moderate Income Housing Set-Aside Fund.

Map 10  
Areas A-D (Areas with Potential to Develop at Higher Residential Densities  
as Described in Text)  
Lemon Grove, 1995



## **Opportunities for Siting Homeless Shelters and Transitional Housing**

State law requires that cities identify sites that are adequately zoned for the placement of homeless shelters and transitional housing. Additionally, they must not unduly discourage or deter these uses. A transitional housing facility is defined as housing whose goal is to get people into permanent housing and where people usually stay for a term of about 18-24 months. Currently, the City does not specifically define or classify homeless shelters or transitional housing in its zoning ordinance, but allows Residential Care Facilities in certain zones with approval of a Conditional Use Permit.

During this housing element cycle the City will amend its ordinance to include the process for siting these uses. For a description of this program, see Chapter 7.

## **Opportunities for Siting Farmworker Housing**

Housing element law requires that housing elements identify adequate sites that will be made available through appropriate zoning and development standards and with services and facilities, to facilitate and encourage the development of housing for agricultural employees. In Lemon Grove, there is not a specific need for farmworker housing, as demonstrated in the Needs Assessment of this document. Agriculture does not play a significant role in Lemon Grove as the City had only two agricultural workers as of 1995.

## **Availability of Public Services and Facilities**

The City of Lemon Grove currently has adequate public services and facilities to serve all residential developments within the City. Additionally, development impact and permit processing fees are assessed to support the development of any additional infrastructure that may be needed to support new development.

## **Opportunities for Energy Conservation**

The primary uses of energy in urban areas are transportation, lighting, water heating, and space heating and cooling. The high cost of energy demands that efforts be taken to reduce or minimize the overall level of urban energy consumption.

Title 24, Building Energy Standards for Residential Development, establishes energy budgets or maximum energy use levels. The standards of Title 24 supercede local regulations, and State requirements mandate Title 24

requirements through implementation by local jurisdictions. The City will continue strict enforcement of local and state energy regulations for new residential construction, and will continue providing residents with information on energy efficiency. Information about San Diego Gas & Electric energy conservation and retrofit programs will be provided at City Hall and periodic articles in the City newsletter will educate the community about the benefits of energy conservation.

The City's goal is to achieve maximum use of conservation measures and alternative, renewable energy sources in new and existing residences. New development including public projects will incorporate energy efficient equipment and building techniques to reduce overall power consumption. Site design, structural orientation and building materials influence energy requirements.

By encouraging and assisting residents to utilize energy more efficiently, the need for costly, new energy supplies, and the social and economic hardships associated with any future shortages of conventional energy sources will be minimized.





## Goals and Policies

The purpose of the Housing Department is to provide for the City's needs in the area of housing and to ensure that the City's housing needs are met in a timely and efficient manner.

The Housing Department is committed to providing a safe and healthy living environment for all residents of the City. The Department is committed to providing a safe and healthy living environment for all residents of the City. The Department is committed to providing a safe and healthy living environment for all residents of the City.

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## CHAPTER 6 GOALS AND POLICIES





## Goals and Policies

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This section of the Housing Element contains goals and policies the City will implement to address a number of important housing-related issues.

The primary goal of the City of Lemon Grove is to ensure that decent, safe housing is available at a cost that is affordable to all current and future residents of this community. To this end the City will strive to maintain a reasonable balance between rental and ownership housing opportunities and to encourage a variety of individual choices of tenure, type, and location of housing throughout the community.

To achieve this goal, the following sub-goals and policies are addressed in this element: 1) maintain and enhance the quality of residential neighborhoods in Lemon Grove; 2) provide programs for the development and preservation of lower and moderate income housing; 3) encourage the adequate provision of housing in a variety of costs, types, styles, locations, and tenures to meet the existing and future needs of Lemon Grove residents; (4) provide increased opportunities for home ownership; and, (5) promote equal opportunity for all residents to reside in housing of their choice. Each goal and the supporting policies are identified in the following section.

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### **Goal 1: Maintain and enhance the quality of residential neighborhoods in Lemon Grove.**

Policy 1.1: Advocate the rehabilitation of substandard residential properties by homeowners and landlords.

Policy 1.2: Continue to use the City's code enforcement program to bring substandard units into compliance with City codes and to improve overall housing quality and conditions in Lemon Grove.

Policy 1.3: Promote increased awareness among property owners and residents of the importance of property maintenance to long-term housing quality and educate the property owners regarding existing resources for residential rehabilitation.



Goal 2: Provide programs for the development and preservation of lower and moderate-income housing.

Policy 2.1: Provide support to nonprofit development corporations for the development of affordable housing.

Policy 2.2: Preserve the existing housing opportunities for low and moderate income families currently living within the community, and maintain the existing housing stock in good condition.

Policy 2.3: Attempt to preserve restricted low income housing in the City that is at risk of converting to market-rate housing by: a) identifying financial and organizational resources available to preserve these units; and b) assisting interested agencies and/or tenants groups in forming partnerships and gaining access to financial and technical resources.

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Goal 3: Encourage the adequate provision of housing in a variety of costs, types, styles, locations, and tenures to meet the existing and future needs of Lemon Grove residents.

Policy 3.1: Provide a variety of residential development opportunities in the City including low density single family homes, moderate density town homes, higher density apartments and condominiums, and residential/commercial mixed use to fulfill regional housing needs.

Policy 3.2: Encourage both the private and public sectors to produce or assist in the production of housing, with particular emphasis on housing affordable and accessible to lower income households, people with disabilities, elderly households, large households, female-headed households, and homeless persons.

Policy 3.3: Ensure that low income housing is developed in areas with adequate access to employment opportunities, community facilities and public services, and is not concentrated in any single area within the City.

Policy 3.4: Encourage the development of new housing units designated for lower income and special needs households within close proximity to public transportation and community services.

Policy 3.5: Encourage the development of childcare facilities coincident with new housing development, and evaluate the use of incentives to encourage development of childcare facilities.

Goal 4: Provide increased opportunities for home ownership.

Policy 4.1: Assist low and moderate income residents in achieving home ownership.

Policy 4.2: Encourage alternative forms of home ownership, such as shared equity ownership and limited equity cooperatives.

Goal 5: Promote equal opportunity for all residents to reside in housing of their choice.

Policy 5.1: Prohibit discrimination in the sale or rental of housing with regard to race, ethnic background, religion, handicap, income, sex, age, and household composition.

Policy 5.2: Assist in the enforcement of fair housing laws by providing support to organizations that receive and investigate fair housing allegations. Monitor compliance with fair housing laws, and refer possible violations to enforcing agencies.





- PROGRAM





## Programs

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The programs contained in this section of the Housing Element describe specific actions the City of Lemon Grove will carry out over the five year housing element cycle to satisfy the community's housing needs and meet the requirements of State law. Each housing issue area is followed by the programs that will be implemented to meet those goals. The City's quantified objectives for the five year housing element follow the program descriptions.

### Assist in the Development of Affordable Housing

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#### Program 1: Density Bonus

State law requires that if a developer agrees to construct at least 20 percent of the total units of a housing development for lower income households, or 10 percent of the total units of a housing development for very low income households, or 50 percent of the total units for elderly households, a jurisdiction must grant a density bonus of at least 25 percent over the otherwise maximum allowable density for the project site.

Currently, the City relies upon the state density bonus ordinance for implementation of this program. However, this may unnecessarily limit developer use of this program. Therefore, the City will implement its own density bonus ordinance to facilitate developer use of this program, and to comply with state law.

The terms of the City's density bonus ordinance will comply with State Density Bonus law (Sections 65915 and 65917 of the California Government Code.) Terms will include, but are not limited to:

1. The City shall grant either: a Density Bonus, or a Density Bonus with an Additional Incentive(s) to an applicant or a developer of a housing development of five or more residential units who agrees to provide:
  - A. At least 20 percent of the total units of the housing development as affordable to lower income households; or
  - B. At least 10 percent of the total units of the housing development as affordable to very low income households; or
  - C. At least 50 percent of the total units of the housing development for senior citizen households.



2. In determining the number of Density Bonus units to be provided, the maximum residential density for the site shall be multiplied by .25.

Any terms of the ordinance not mandated by State law will be determined by the City during the development of the new ordinance.

Implementing Agency: City of Lemon Grove Community Development Department and City Attorney

Funding Source: City of Lemon Grove General Fund

Schedule: 18 months from date of Housing Element adoption

#### **Program 2: Multi-Family Revenue Bond Financing**

The County of San Diego implements the tax-exempt Multifamily Housing Revenue Bond Program. Under the program, the County issues tax-exempt revenue bonds and the proceeds of the bond sales are used to finance the construction and permanent financing for rental housing developments. The purpose of the program is to: a) provide below market rate financing to encourage the development of moderately priced rental housing and b) to expand the supply of affordable housing by reserving 20 percent of the units in the bond-financed developments at affordable rents for lower income households.

Bonds provide a cost-effective mechanism the City can utilize to promote affordable rental opportunities. The City will encourage prospective developers to take advantage of available bond financing through the County. Where smaller rental projects are proposed, the City will act as liaison with individual developers and the County to consolidate bond issues.

Implementing Agencies: City of Lemon Grove Community Development Agency, County of San Diego Department of Housing and Community Development

Funding Source: California Debt Limit Allocation Committee (CDLAC) Bonds

Schedule: Ongoing



### Program 3: Cooperation/Coordination with Non-Profit Housing Developers

Non-profit housing developers promote and develop housing for low and moderate-income people. The City of Lemon Grove has developed the following list of non-profit developers who are active in the area:

- Interfaith Housing
- Habitat for Humanity
- Metropolitan Area Advisory Committee (MAAC) Project
- Cooperation of Affordable Communities and Homes (COACH)
- Community Housing of North County

The City of Lemon Grove will continue to augment and refine this list of non-profit developers for purposes of soliciting their involvement in affordable housing construction in the City. The City will continue to utilize non-profit housing organizations to provide financial assistance and technical support in the development of affordable housing, including housing development within Special Treatment Areas (STAs).

Implementing Agency: Community Development Agency in collaboration with one or more non-profit agencies.

Funding Sources: Federal, State and local funds

Schedule: The City will hold a meeting with interested nonprofits to explore opportunities for housing development in Lemon Grove within 6 months of housing element adoption.

### Program 4: Pursue Affordable Housing Funding Sources

Successful implementation of housing element programs to create and maintain affordable housing will depend on a variety of state, federal, and local funding sources. The City of Lemon Grove will actively pursue funding to assist in the development, preservation and rehabilitation of affordable housing. The City will monitor available funding sources, and apply for funds when applicable to City projects. If appropriate, nonprofit housing developers and service providers will be contacted to assist with and/or participate in the application process. The following funding sources are currently available for these uses:

#### *Community Development Block Grants and Home Funds*

As an incentive for developers to provide a sufficient level of affordable housing, CDBG funds and HOME funds are available through the County. These federal



funds are made available through a Notice of Funding Availability (NOFA) process administered through the County Department of Housing and Community Development. Housing development, or acquisition, or acquisition and rehabilitation proposals are evaluated and rated based on the development's housing affordability and other important criteria.

#### *Low Income Housing Tax Credits (LIHTC)*

The City will assist developers in gaining funding for the development of affordable housing through the LIHTC program. Investors receive a credit against federal tax owed in return for providing funds to developers to build or renovate housing for low income households. The capital subsidy allows rents to be set at below market rates. The developer is given two options for setting aside units for low income persons: 20 percent of the total units set aside for households at or below 50 percent of the area median income, or 40 percent of the units for persons at or below 60 percent of the area median income. The possible tax credits available range from 4 to 9 percent depending on the extent of the project's affordability.

Implementing Agencies: County of San Diego Department of Housing and Community Development, City of Lemon Grove Community Development Department.

Funding Sources: CDBG, HOME, and California Tax Credit Allocation Committee

Schedule: Ongoing. The City will apply for funds as they are available and appropriate for housing projects and programs.

#### **Program 5: Lemon Grove Redevelopment Project**

The redevelopment area in Lemon Grove encompasses 618 acres within the City, including the commercial area just south of State Route 94, the commercial area adjacent to Lemon Grove Boulevard, and a small commercial area located west of Skyline Boulevard. Although primarily commercial in its land use, the redevelopment area also incorporates residential and industrial uses.

The redevelopment plan's housing related goals include:

- To eliminate and prevent the spread of blight and deterioration, and to conserve, rehabilitate, and redevelop the Project Area.
- To encourage the cooperation and participation of residents, businesspersons, public agencies, and community organizations in the revitalization of the Project Area.
- To encourage the development of residential, commercial, and industrial environments which positively relate to adjacent land uses and upgrade and stabilize existing uses.



- To expand the resource of developable land by making underutilized land available for redevelopment.
- To coordinate revitalization efforts in the Project Area with other public programs of the City and the surrounding area.
- To achieve an environment reflecting a high level of concern for architectural, landscape, and urban design principles appropriate to the objectives of the Redevelopment Plan.
- To provide needed improvements to the utility infrastructure and public facilities that serve the Project Area.
- To promote the rehabilitation of existing housing stock where appropriate.
- To make provision for adequate housing to the extent feasible.

Housing programs the City will undertake as part of their Redevelopment Project include:

#### *Multifamily Rehabilitation Program*

If feasible, the Agency will implement a multifamily rehabilitation program to meet some of its inclusionary or replacement housing obligations. It is anticipated that 6 units will be renovated under the program.

#### *Special Treatment Area No. 1 - Mixed Use*

The Redevelopment Area includes Special Treatment Area I, Downtown Village. This area contains the traditional downtown commercial district located near Broadway and Lemon Grove Ave. It is planned for a mix of retail, office, and residential uses, all of which are to be supported by a variety of transportation options. Special Treatment Area I is described in greater detail in Chapter 5 (Housing Opportunities).

#### *Replacement Units*

Redevelopment law requires that whenever dwelling units housing low and moderate income households are destroyed as part of an Agency project, the Agency is responsible for ensuring that an equivalent number of replacement units are constructed or substantially rehabilitated. These units must provide at least the same number of bedrooms destroyed, and at least 75% of the replacement units must be affordable to the same income categories (i.e. very low, low, and moderate) as those removed. The Agency receives a full credit for replacement units created inside or outside the Project Area.



## Housing Unit Production

Table 45 estimates the amount of housing unit production that will occur in the Redevelopment Project Area over the duration of the Redevelopment Plan. As shown, the City estimates that a total of 590 housing units could be privately constructed over the 40-year duration of the Redevelopment Plan. Based upon this forecast, the City is required to produce 71.5 affordable units, 29 of which must be available to very low-income households. Over the next 10 years, the City expects to provide 18 affordable units in the project area, 12 in Special Treatment Area I, and 6 through the Multi-family Rehabilitation Program. Affordability covenants will extend through the year 2026.

**Table 45**  
**REDEVELOPMENT AFFORDABLE HOUSING PRODUCTION NEEDS**  
**Lemon Grove, 1985-2026**

| Project                          | 1985-86 to<br>1993-94 | 1994-95 to<br>2003-04 | 2004-05 to<br>2025-26 | Total         |
|----------------------------------|-----------------------|-----------------------|-----------------------|---------------|
| Eaton Development                | 8                     | -                     | -                     | 8             |
| Golden Grove Terrace             | 7                     | -                     | -                     | 7             |
| Terrace Garden                   | 150                   | -                     | -                     | 150           |
| Village Grove                    | 161                   | -                     | -                     | 161           |
| STA No. 1 (Mixed-Use)            | -                     | 30                    | -                     | 30            |
| No. Side of Lemon Grove<br>Way*  | -                     | -                     | 131                   | 131           |
| Goden/Kemp-Washington*           | -                     | -                     | 26                    | 26            |
| Main St.**                       | -                     | -                     | 15                    | 15            |
| Broadway**                       | -                     | -                     | 62                    | 62            |
| <b>TOTAL</b>                     | <b>326</b>            | <b>30</b>             | <b>234</b>            | <b>590</b>    |
| <b>Production Units Required</b> | <b>49</b>             | <b>5</b>              | <b>36</b>             | <b>90</b>     |
| Very Low Income Units            | 20                    | 2                     | 15                    | 37            |
| <b>Units Produced</b>            |                       |                       |                       |               |
| 1606 San Altos Place             | -                     | 0.5                   | -                     | 0.5           |
| Multifamily Rehab. Program       | -                     | 6                     | -                     | 6             |
| STA No. 1 (Mixed-Use)***         | -                     | 12                    | -                     | 12            |
| <b>TOTAL</b>                     | <b>-</b>              | <b>18.5</b>           | <b>-</b>              | <b>18.5</b>   |
| <b>Remaining Requirement</b>     | <b>(49)</b>           | <b>13.5</b>           | <b>(36)</b>           | <b>(71.5)</b> |
| *Potential recycling             |                       |                       |                       |               |
| **Potential mixed-use            |                       |                       |                       |               |
| ***12-15 units anticipated       |                       |                       |                       |               |

Source: City of Lemon Grove Community Development Department



Table 46

|                         | 2000-01 | 2001-01 | 2002-03 | 2003-04 | 2004-05                            |
|-------------------------|---------|---------|---------|---------|------------------------------------|
| Beginning Balance       | 673,600 | 100,000 | 100,000 | 100,000 | 100,000                            |
| Revenues                | 366,846 | 284,467 | 292,240 | 300,169 | 308,256                            |
| Tax Increment           | 215,346 | 222,967 | 230,740 | 238,669 | 246,756                            |
| Property Sales Proceeds | 90,000  | -       | -       | -       | -                                  |
| Interest                | 61,500  | 61,500  | 61,500  | 61,500  | 61,500                             |
| Expenditures            | 940,446 | 284,467 | 292,240 | 300,169 | 308,256                            |
| Bond Debt Service       | 106,500 | 138,500 | 138,900 | 138,200 | 138,200                            |
| Administration          | 95,600  | 95,600  | 95,600  | 95,600  | 95,600                             |
| Project Costs           | 40,000  | -       | -       | -       | -                                  |
| New Projects            | 698,346 | 50,367  | 57,740  | 66,369  | 74,456                             |
|                         |         |         |         |         | <u>947,278</u>                     |
|                         |         |         |         |         | Cumulative Funds for New Projects: |
| Ending Balance          | 100,000 | 100,000 | 100,000 | 100,000 | 100,000                            |

Source: City of Lemon Grove Community Development Department

Implementing Agency: Lemon Grove Community Development Agency

Funding Sources: Redevelopment Agency Housing Set-aside Funds, CDBG

Schedule: Included in 5-Year Implementation Plan for Redevelopment and 10-Year Affordable Housing Compliance Plan for Redevelopment

## Program 6: Address and Mitigate Constraints to Housing Development

State law requires that housing elements address, and where appropriate and legally possible, remove governmental constraints to the maintenance, improvement, and development of housing. The City's zoning ordinance includes a variety of density ranges that provide opportunities for housing to be built for all income levels. Although constraints to the provision of housing in Lemon Grove are minimal, the City will continue to monitor its development process and zoning regulations to identify and remove constraints to the development of housing.



The City will continue to minimize project holding costs on affordable housing developments and establish priority review processing for affordable housing projects.

Implementing Agency: Lemon Grove Community Development Department

Funding Source: City of Lemon Grove General Fund

Schedule: Ongoing

#### **Program 7: Provide Regulatory Concessions and Incentives for the Development of Affordable Housing**

The city is willing to work with developers on a case-by-case basis to provide regulatory concessions and incentives to assist them with the development of affordable housing. In a small city, such as Lemon Grove, this is the most effective method of assisting developers, as each individual project can be analyzed to determine which concessions and incentives would be the most beneficial to the project's feasibility.

Regulatory concessions and incentives could include, but are not limited to, reductions in the amount of required open space, reductions in the amount of required parking, expedited permit processing, and reduced development standards. Additionally, a wide range of concessions and incentives are available for developers of affordable housing under the City's Density Bonus program (see Program 1).

Objective: Assist in the development of affordable housing.

Implementing Agency: City of Lemon Grove Community Development Department

Funding Source: City of Lemon Grove General Fund

Schedule: Ongoing

## Maintain Existing Housing Stock

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### **Program 8: Identify Substandard Housing Units**

The City of Lemon Grove is preparing a new CDBG Rehabilitation Target Area Map and will be undertaking a neighborhood evaluation program to identify areas with deteriorating housing, areas with below average rates of owner occupied housing, areas requiring high rates of code enforcement and areas with high concentrations of low income households. The City will thus be able to identify substandard housing units and undertake needed rehabilitation programs.

Schedule: 6 months from date of Housing Element adoption

Implementing Agency: City of Lemon Grove Community Development Department

### **Program 9: Paint Lemon Grove**

This community-based program combines the fiscal resources of the Community Development Agency along with the volunteer efforts of service clubs and citizen volunteers. With over 200 homes already renovated under the program, volunteers beautify, upgrade, renovate and sustain the housing stock of low/moderate homeowners throughout the City.

Schedule: Ongoing

Implementing Agency: City of Lemon Grove Community Development Agency

## Conserve and Improve Existing Affordable Housing

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### **Program 10: Nonconforming Units**

The City is considering adoption of an ordinance that would regulate nonconforming uses, structures and lots. This ordinance would allow existing nonconforming residential uses to remain in place if the units meet building code standards and are approved by the Community Development Department. A certificate of nonconforming use would be recorded with the title to the property.

Implementing Agency: City of Lemon Grove Community Development Department

Schedule: 18 months from date of Housing Element adoption



### Program 11: Section 8 Rental Certificates and Vouchers

The City will continue to contract with the Housing Authority of San Diego County to administer the Section 8 Rental Assistance Program, and will support the County's applications for additional Section 8 allocations. This program provides rental assistance to eligible very low and low income households. The subsidy represents the difference between the rent that exceeds 30 percent of a household's monthly income and the actual rent charged.

Table 47 shows that there are currently 277 Lemon Grove residents receiving Section 8 rental certificates and vouchers. An additional 481 residents are on the waiting list for Section 8 assistance.

Table 47  
SECTION 8 CERTIFICATES  
Lemon Grove, 1999

|                                                                                                                                                             | Elderly | Small Family | Large Family | Total |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------|---------|--------------|--------------|-------|
| Section 8 Certificates                                                                                                                                      | 74      | 37           | 31           | 142   |
| Section 8 Vouchers                                                                                                                                          | 63      | 41           | 31           | 135   |
| Waiting List                                                                                                                                                | 122     | 37           | 322          | 481   |
| Note: The number of participants in the rental assistance program may change. Program regulations allow participants to move from one community to another. |         |              |              |       |

Source: County of San Diego Department of Housing and Community Development, January 1999

Implementing Agencies: City of Lemon Grove Community Development Agency,  
County of San Diego Department of Housing and Community Development

Funding Sources: U.S. Department of Housing and Urban Development

Schedule: Ongoing

### Program 12: County of San Diego Residential Rehabilitation Assistance Program

The City will continue to advertise the Housing Authority of the County of San Diego's Residential Rehabilitation Assistance Program. This program offers low-interest home improvement loans to eligible homeowner/occupants. To be eligible to receive this loan, the applicant's family income must be below eighty percent (80%) of San Diego County's median income adjusted for family size. Loans of up to \$20,000 are available for single family homes, with up to \$7,500 available for mobile home rehabilitation.



### *Direct Amortized Loan*

Direct amortized residential rehabilitation loans are offered to eligible single family and mobile home owners at five percent (5%) interest. The amount of the loan is determined by the actual cost of rehabilitating the property as well as the borrower's ability to repay the loan. The entire loan balance, principal and interest, may be amortized for a maximum of 15 years and is paid in monthly installments.

### *Deferred Loan*

Deferred loans subsidize the difference between what the applicant can afford to pay for rehabilitating their property and the total cost of the rehabilitation project. Money can be borrowed at three percent (3%) simple interest, which is calculated on the unpaid principal only. Loans are deferred until the property changes title.

Implementing Agencies: City of Lemon Grove Community Development Agency, County of San Diego Department of Housing and Community Development

Funding Source: County of San Diego Department of Housing and Community Development

Schedule: Ongoing

### **Program 13: County of San Diego Home Improvement Program for Rental Property**

The City will continue to advertise the Housing Authority of the County of San Diego's Home Improvement Program for Rental Property. This program offers zero interest-deferred loans to assist the owners of rental properties with rehabilitation costs. The purpose of this program is to rehabilitate rental units that do not meet federal housing quality standards in order to increase the availability of affordable housing for low income households. Applicants must own property with one or more buildings on a single site, under common ownership, management, and financing. Scattered site projects qualify if they are within four City blocks distance of each other. There is no limit to the number of units in each project.

To qualify, rent restrictions must be applied to the property for ten years after the time of the loan. Rents must be fixed so that the rent on 80 percent of the units does not exceed the lesser of: a) fair market rents for comparable units; or b) 30 percent of the adjusted income of a family at 65 percent median income for the area, adjusted for the number of bedrooms in the unit. The remaining 20 percent of the units must not have rents that exceed the lesser of: a) fair market rent for



comparable units; or b) 30 percent of the adjusted income of a family at 50 percent median income for the area, adjusted for the number of bedrooms in the unit. At least 20 percent of the assisted units must be occupied by very low income tenants. Not less than 80 percent of the assisted units in each project must be occupied by low income tenants.

Implementing Agencies: City of Lemon Grove Community Development Department, County of San Diego Department of Housing and Community Development

Funding Source: County of San Diego Department of Housing and Community Development

Schedule: Ongoing

#### **Program 14: Preservation of Affordable Housing Units "At Risk" of Converting to Market Rates**

The City will monitor affordable housing units that are "at risk" of converting to market rates during the housing element cycle, and consider measures to preserve their affordability prior to expiration of affordability contracts. These measures may include purchase of affordability contracts and working with non-profit housing organizations to preserve affordability.

Implementing Agencies: City of Lemon Grove Community Agency, Nonprofit Developers

Funding Source: City of Lemon Grove General Fund

Schedule: Ongoing

### **Adequate Housing Sites**

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#### **Program 15: Maintain Residential Site Inventory**

In addition to programs implemented by the City to encourage affordable housing development, the City inventories vacant, redevelopment and infill land to identify suitable sites for residential development (with an emphasis on multi-family use). The City maintains an inventory of the available sites for residential development, and will provide it to prospective residential developers in the community.

Implementing Agency: City of Lemon Grove Community Development Department



Funding Source: City of Lemon Grove General Fund

Schedule: Ongoing

#### **Program 16: Facilitate Development of Higher Density Housing**

In an urbanized area like Lemon Grove, land costs represent the greatest cost component in both multi- and single family development projects. One way to lower the cost of land per unit is to allow a greater number of units per acre of land (increase residential density). Increased density generally results in a lower land cost per unit and greater unit affordability.

Residential projects in Lemon Grove are almost always proposed at the highest allowable density. The City works with developers to facilitate this high density development, and while units may be lost due to design, parking, height, or open space requirements, projects are typically developed at at least 90 percent of the allowable density for the zone, if not at the maximum density. As part of the project review process, planning staff will continue to work with applicants to achieve the maximum residential density permitted by zoning.

Implementing Agency: City of Lemon Grove Community Development Department

Funding Source: City of Lemon Grove General Fund

Schedule: Ongoing

#### **Program 17: Identify Sites for Homeless Shelters/Transitional Housing**

State law requires that cities identify sites that are adequately zoned for the placement of homeless shelters and transitional housing. Additionally, they must not unduly discourage or deter these uses.

Currently Lemon Grove's Zoning Ordinance does not specifically reference transitional housing or homeless shelters, but does accommodate these uses as Residential Care Facilities through a Conditional Use Permit process. During this housing element cycle, the City will amend its zoning ordinance to specifically include these uses. The definition of "Residential Care Facilities," currently allowed with approval of a Conditional Use Permit, will be expanded to include homeless shelters and transitional housing.

In addition, the City of Lemon Grove, in conjunction with other East County jurisdictions, participates in the Regional Task Force on the Homeless. The City participates in a voucher program, administered by the County, that provides



motel accommodations for seniors, families with children and disabled persons. The City currently is considering participation in an effort to fund a cold weather shelter in the East County for those who do not meet the voucher criteria.

Implementing Agency: City of Lemon Grove Community Development Department

Funding Source: General Fund

Schedule: 18 months from date of Housing Element adoption.

#### **Program 18: Second Dwelling Units**

The City allows for accessory rental dwelling units on a lot with one (1) single-family dwelling in the Residential Low Density and Residential Low/Medium Density District and built on a permanent foundation subject to the issuance of a Minor Use Permit and the requirements of Section 17.24.060(C)(13)(a through g) of the City's Zoning Ordinance.

Implementing Agency: City of Lemon Grove Community Development Department

Funding Source: General Fund

Schedule: Ongoing

#### **Program 19: Special Treatment Areas (STAs)**

##### *Specific Plan for Special Treatment Area I (STA I), Downtown Village*

The sites in Area C (as shown in Map 10 in Chapter 5) are located in Special Treatment Area (STA) 1, Downtown Village. As a means of providing increased opportunities for residential development, and to assist in the revitalization of the City's commercial areas, the City's General Plan has designated Mixed-Use STAs within the City's Redevelopment Project Area. Mixed-use development allows a mix of retail, office, apartment and condominium development. The density for the mixed-use land is 43 dwelling units per acre, but the expected development density may be less over the whole site, as the ground floor of any mixed-use development must be used for commercial purposes.

The Downtown Village STA consists of the traditional downtown commercial district located around the intersection of Broadway and Lemon Grove Avenue, adjacent to a Trolley station. A mix of retail and office uses presently dominate the STA, but some multi-family residences also exist. The Downtown Village is planned for a lively mix of retail, office, condominium and apartment



development supported by a variety of transportation options. In addition to supporting the village residents, shops and restaurants will provide recreational opportunities for Lemon Grove residents and others from adjacent communities. The residential population will in turn increase the viability of the village shops. Trolley and bus lines traversing the village will allow residents to commute to regional work centers via transit while also providing access to the downtown village from nearby communities. To provide more opportunities for mixed-use development, the traditional northern boundary of downtown is extended north by half a block.

The City is preparing a Request for Proposals (September 2001) to hire a consultant to prepare a specific plan for the Downtown Village area. Preparation of the Specific Plan should begin by January 2002, and should take approximately 9-12 months. This specific plan will include recommendations and development standards to encourage multi-family residential and mixed-use development, and will incorporate the following housing-related components, as required by the City's General Plan:

- In accordance with the mixed-use designation, the specific plan shall establish development regulations to implement the mixed land use concept, wherein a combination of shops, offices, civic facilities and multi-family residential development is encouraged within the same building, site or block.
- A major component will consist of incentive programs to assist businesses in redevelopment, façade enhancement and architectural renovations; signage upgrades and streetscape improvements; and development of second and third story mixed-uses. Incentives to encourage housing development within the village must be emphasized.
- Any additional parking needs required to accommodate the increased development will be identified. Acquisitions needed for additional parking areas will be identified and the City will consider reducing parking standards for mixed-use development in conjunction with the planning and implementation of public parking areas.

Additionally, the City has been working on a Downtown Project to attract business and developers. The City is working with architects and an ad hoc Downtown Design Committee made up of citizens and business owners to design a downtown that will both stimulate the economy and become a focal point for community gatherings. The City will begin making improvements to the downtown area in September, 2001. The City's goal is to revive the downtown economically to attract developers to invest in its long range goal of a vibrant, mixed-use downtown area. As a result of the City's marketing plan, several



developers have already expressed an interest in locating projects in the downtown area, including mixed-use projects with a residential component.

For more information on STA I and the specific plan, see Chapter 5 (Housing Opportunities.)

Combined, STA I and STA II (described below), encompass 6.55 acres of land, and have the potential for an additional 257 mixed-use, higher density (up to 43 du/acre) dwelling units.

Implementing Agency: City of Lemon Grove Community Development Department

Funding Source: General Fund, Lemon Grove Redevelopment Project, CDBG

Schedule: 12 months from adoption of Housing Element

#### *Special Treatment Area II (STA II), Massachusetts Station*

The Massachusetts station STA (STA II) encompasses the existing commercial site across from the Massachusetts Avenue Trolley station. This site allows mixed-use development at up to 43 dwelling per acre. Redevelopment of the site with a mix of residential and neighborhood commercial is planned to achieve two primary goals: 1) increase the number of residents that can walk to the Trolley station and use the Trolley to commute, and 2) establish neighborhood shopping opportunities to reduce driving and encourage walking and bicycling.

Development within the Massachusetts Station STA will conform to the following housing-related policies, as required by the City's General Plan:

- The residential component will consist of condominiums and/or apartments, and shall not exceed the density established by the underlying land use category (43 du/acre).
- Consider assisting the development of housing with the Community Development Agency's Low/Moderate Income Housing Set-Aside Fund.

Combined, STA I (described above) and STA II encompass 6.55 acres of land, and have the potential for an additional 257 mixed-use, higher density (up to 43 du/acre) dwelling units.

For more information on STA II, see Chapter 5 (Housing Opportunities).

Implementing Agency: City of Lemon Grove Community Development Department



Funding Source: General Fund

Schedule: Ongoing

*Special Treatment Area IV (STA IV), West Central Avenue Residential*

STA IV, West Central Avenue Residential, located near the intersection of College Avenue and Federal Boulevard is intended for new, lower density residential development consistent with surrounding development.

Implementing Agency: City of Lemon Grove Community Development Department

Funding Source: General Fund

Schedule: Ongoing

*Special Treatment Area VIII (STA VIII), Eastern Central Avenue*

STA VIII, Eastern Central Avenue, allows for residential development of up to 29 dwelling units per acre and building heights of two stories.

Implementing Agency: City of Lemon Grove Community Development Agency

Funding Source: General Fund

Schedule: Ongoing

## Increase Homeownership Opportunities

### Program 20: First Time Home Buyer Program

The Lemon Grove Community Development Department periodically provides "silent seconds" to low/moderate income first time homeowners. Whenever possible, the Agency will identify, purchase and rehabilitate blighted homes throughout the community and raffle off the home to qualified first time homebuyers along with a silent second down payment. These restricted income properties will move the City closer to providing their "fair share" housing numbers while enhancing existing neighborhoods.

Implementing Agency: City of Lemon Grove Community Development Department

Schedule: Ongoing



### **Program 21: Mortgage Credit Certificate (MCC)**

Homeownership can be key to maintaining a healthy community. The Mortgage Credit Certificate (MCC) program assists low and moderate income first time homebuyers. Through this program, which is administered by the County of San Diego, qualified first-time homebuyers are able to take a federal income tax credit of up to 20 percent of the annual interest paid on their mortgage. This frees up more capital to buy the home. The City of Lemon Grove will distribute information on the MCC program.

Implementing Agencies: City of Lemon Grove Community Development Agency, County of San Diego Department of Housing and Community Development

Funding Sources: California Debt Limit Allocation Committee (CDLAC)

Schedule: Ongoing

### **Program 22: County of San Diego Down Payment and Closing Cost Assistance Program (DCCA)**

The City will continue to provide information to prospective homebuyers about the County of San Diego's DCCA program. This program offers low-interest deferred payment loans of up to \$3,000 for low income first time homebuyers. The loan funds may be used to pay down payment and closing costs on the purchase of a new or resale home.

Implementing Agencies: City of Lemon Grove Community Development Agency, County of San Diego Department of Housing and Community Development

Funding Source: County of San Diego Department of Housing and Community Development

Schedule: Ongoing

### **Program 23: California Housing Finance Agency (CHFA) Down Payment Assistance Program**

The City will continue to provide information to prospective homebuyers about CHFA's Down Payment Assistance Program. This program provides down payment assistance to the following applicants: a) applicants purchasing a home in an economically distressed area, b) applicants purchasing a home with a maximum sales price of \$110,000, or c) low income first time home buyers.



Applicants must be purchasing a newly constructed home. The amount of down payment assistance varies. Down payment assistance comes from a full or partial rebate of the local school facility fee paid by the builder where the new home building permit was obtained.

Implementing Agencies: City of Lemon Grove Community Development Agency, CHFA

Funding Source: CHFA School Fee Down Payment Assistance Program

Schedule: Ongoing

## Promote Equal Housing Opportunities

### Program 24: Participate in the Fair Housing Council of San Diego's (FHCSD) Fair Housing Program

The City of Lemon Grove supports fair housing laws and statutes. To promote equal opportunity, the City participates in the Fair Housing Council of San Diego's (FHCSD) Fair Housing Program. The City distributes the FHCSD's information on fair housing, and refers fair housing questions and housing discrimination claims to the FHCSD.

The FHCSD will:

1. Advocate for fair housing issues;
2. Conduct outreach and education;
3. Provide technical assistance and training for property owners and managers;
4. Coordinate fair housing efforts;
5. Assist to enforce fair housing rights;
6. Collaborate with other fair housing agencies;
7. Refer and inform for non-fair housing problems; and,
8. Counsel and educate tenants and landlords.

Additionally, as part of the CDBG process, the City will explore additional opportunities to enhance fair housing in the City.

Implementing Agency: City of Lemon Grove Community Development Department, Fair Housing Council of San Diego

Funding Source: City of Lemon Grove General Fund, CDBG, Fair Housing Council of San Diego

Schedule: Ongoing



## Quantified Objectives

Housing element law requires that quantified objectives be developed with regard to new construction, rehabilitation, conservation and preservation activities that will occur during the five year housing element cycle. Table 48 summarizes the City of Lemon Grove's quantified objectives for the housing element cycle. A description of each follows.

**Table 48**  
**TOTAL QUANTIFIED OBJECTIVES**  
**Lemon Grove, 1999-2004**

|                     | Very Low<br>Income | Low<br>Income | Moderate<br>Income | Above Moderate<br>Income | Totals       |
|---------------------|--------------------|---------------|--------------------|--------------------------|--------------|
| New<br>Construction | 87                 | 79            | 113                | 212                      | 491          |
| Rehabilitation      | 15                 | 36            | 36                 | -                        | 87           |
| Conservation        |                    |               |                    |                          |              |
| Section 8           | 162                | 163           | -                  | -                        | 325          |
| "At Risk"           | -                  | 97            | -                  | -                        | 97           |
| <b>Totals</b>       | <b>259</b>         | <b>349</b>    | <b>118</b>         | <b>212</b>               | <b>1,000</b> |

Source: Lemon Grove Community Development Department

### New Construction

The City anticipates that 491 new units will be constructed between 1999 and 2004. This represents an average of 98 units per year, and is consistent with SANDAG's projected growth for the City as found in the 2020 Cities/County Growth Forecast of February 1999. This forecast used a variety of factors including land available for residential development to project the amount of new development in each jurisdiction. The City anticipates that much of the new construction will result from increased pressure for infill and redevelopment.

In addition to the goal of 491 new housing units, the City has also set goals for the affordability of the new units. As shown, the goal of the City is for 87 of the units to be available to very low income, 79 to low income, 113 to moderate income, and 212 to above moderate income households.

### Rehabilitation

Based on past experience, the City anticipates that 87 units will be rehabilitated between 1999 and 2004. This will be achieved through participation in the County of San Diego's housing rehabilitation programs and through the "Paint Lemon

Grove" program. The income level goals are estimates based upon the income requirements of the various rehabilitation programs.

### Conservation

The City's quantified conservation objective for 1999-2004 is 422. This includes 325 Section 8 Rental Certificates and Vouchers and the conservation of 97 affordable housing units "at risk" of converting to market rates.

Currently, 277 households receive Section 8 Rental Certificates and Vouchers in the City. The City anticipates that an additional 48 households, constituting 10 percent of the existing waiting list, will receive Section 8 assistance during this housing element cycle, bringing the total number of Section 8 Rental Certificates and Vouchers to 325.

There are 97 affordable housing units "at risk" of converting to market rates during the housing element cycle, including 22 in 2001. The City will monitor these affordable units and consider measures to preserve their affordability prior to expiration of affordability contracts.





U.C. BERKELEY LIBRARIES



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